

UNIVERSIDADE DE LISBOA

Instituto Superior de Economia e Gestão



Attraction and Retention Reasons for International Retirement Migration

The Case of Swedish Citizens in Portugal and in Spain

Sten Engdahl

Orientadora: Prof^ª. Doutora Maria Eduarda Mariano Agostinho Soares

Tese especialmente elaborada para obtenção do grau de Doutor em Gestão

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Júri:

Presidente: Doutor Nuno João de Oliveira Valério, Professor Catedrático e Presidente do Conselho Científico do Instituto Superior de Economia e Gestão da Universidade de Lisboa.

Vogais: Doutor João Alfredo dos Reis Peixoto, Professor Catedrático do Instituto Superior de Economia e Gestão da Universidade de Lisboa;

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Doutora Christin-Melanie Vauclair, Professora Auxiliar da Escola de Ciências Sociais e Humanas do ISCTE – Instituto Universitário de Lisboa;

Doutora Maria Eduarda Mariano Agostinho Soares, Professora Auxiliar do Instituto Superior de Economia e Gestão da Universidade de Lisboa.

Abstract

This study attempts to contribute to the existing literature on International Retirement Migration. First, it simultaneously analyses the reasons for attracting and the reasons for retaining International Retired Migrants (IRM) in a country. Second, it devises an empirically driven structure of attraction and retention reasons. Third, it distinguishes between needs - *Personal Requisites* - and experiences - *Experienced Context* - of IRM in the host country. Fourth, the study analyses how variables of *Personal Requisites* and *Experienced Context* affect the anticipated timeframe for IRM to remain in the host country. Finally, the study identifies country-specific issues of Swedish IRM in Portugal and Spain. Data was collected in Portugal and Spain through the use of an internet-based instrument. A sample of 219 Swedish IRM in Portugal and 356 in Spain was obtained and the results were analysed through Partial Least Squares (PLS). The most important attraction reasons are a better quality of life, better climate, safety, and healthcare. The results are similar for retention reasons, with the addition of gastronomy, flight connections, and health benefits. The empirically driven structure of reasons consists of four factors; Senior Needs, Social Life, Access to Home Country, and Contacts in Host Country. The Timeframe to Remain in Portugal is directly affected by Tax Incentives, Senior Housing, and Sociocultural Adaptation. In Spain, Senior Needs, Senior Housing, and Healthcare directly affect the Timeframe to Remain. In both countries, Senior Housing mediates between *Personal Requisites* variables and Timeframe to Remain. Healthcare is also a mediator in Spain. Theoretical contributions and practical applications for designing strategies to attract and retain IRM are discussed.

Keywords: international retirement migration, attraction reasons, retention reasons, personal requisites, experienced context

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Writing this thesis has been like a journey through time and many different cultures. This is a journey which started in Sweden a long time ago and has now finally ended in Portugal. Having grown up with a Danish mother and a Swedish father, at an early age I started thinking about cultural differences and similarities. After studying in Sweden, the USA, and France, and having worked in Zimbabwe and Vietnam, the dream of carrying out academic research on cross-cultural management emerged. However, my PhD research, which I started in Sweden and France, was postponed for over 25 years while I was pursuing an international career as a diplomat for my country and for the United Nations, serving in Angola, Austria, France, Mozambique, Nigeria, and finally Portugal. While working as the Deputy Head of Mission at the Swedish Embassy in Lisbon, I was encouraged by my Ambassador, Caroline Fleetwood, and later by Ambassador Helena Pilsas, to simultaneously pursue my dream in the academic

world. So once again, in the late afternoons and early evenings, I re-entered the curiosity and richness of the academic world and embarked on studying for the necessary courses and work for a PhD.

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Chapter 1. Introduction

International Retirement Migration is a form of lifestyle migration of individuals who are relatively affluent and who seek an improved quality of life (Benson & O'Reilly, 2009; Casado-Diaz, Casado-Diaz & Casado-Diaz, 2014). This mobility can be part-time or full-time, permanent or temporary, and it is therefore situated in the interval between short-term tourism and permanent migration (Benson & O'Reilly, 2009; Williams & Hall, 2000). The most distinguishable characteristic of lifestyle migration is that its primary motivation is neither economic nor political, and that it allows individuals to make a free choice of where and how to live (Hoey, 2005; Torkington, 2012). In the particular case of International Retirement Migration, elderly individuals with the necessary financial resources, who are not constrained by employment or family obligations, choose to move to a different country, where they believe they can find an improved way of life (Casado-Diaz, 2006; Rodriguez, Fernández-Mayoralas & Rojo, 2004). Usually, these individuals are in the early years of retirement, when they are still relatively healthy and self-reliant (King, Warnes & Williams, 2000; Rodriguez, Fernández-Mayoralas & Rojo, 1998a).

The International Retirement Migration phenomenon has been growing in scale during the last decades. In Europe, there are noticeable flows from northern European countries, such as Germany, Great Britain, and Sweden, to southern European countries, such as France, Portugal, and Spain (Casado-Diaz, 2006; Casado-Diaz et al., 2014; Gavanis & Calzada, 2016; Gustafson, 2008; King, Warnes & Williams, 1998; Sampaio, 2011, 2018; Williams & Patterson, 1998; Woube, 2013). North American retirees also seek southern destinations in Central America, such as Costa Rica, Ecuador, Mexico, and Panama (Amin & Ingman, 2010; Benson, 2015; Dixon, Murray & Gelatt, 2006; Rojas, LeBlanc & Sunil, 2014; Sloane, Cohen, Haac & Zimmerman, 2013; Sunil & Rojas, 2015; Van Noorloos, 2011). More recently, flows

of retirees to Asian countries such as Malaysia and Thailand are also growing (Abdul-Aziz, Tah, Lim & Loh, 2015; Vielhaber, Husa, Jöstl, Veress & Wieser, 2014).

The growth in flows of International Retired Migrants (IRM)¹ has been accompanied by an increased interest in terms of academic research. Several studies have attempted to identify the demographic characteristics of IRM, their reasons for moving, and the various aspects of their lives in the host country (e.g., Casado-Diaz, Kaiser & Warnes, 2004; Casado-Diaz et al., 2014; Gavanas & Calzada, 2016; Gustafson, 2002; King et al., 2000; Rodriguez et al., 1998a; Warnes, King, Williams & Patterson, 1999; Williams, King, Warnes & Patterson, 2000). These questions are not only of interest for academic researchers, but also for policymakers who are attempting to attract IRM to their particular country and to encourage them to stay. In fact, there is a growing awareness of the potential for development that International Retirement Migration represents for the destination countries (Abdul-Aziz et al., 2015; King et al., 1998; Montealegre, Acosta & Gonzales, 2014).

This study attempts to contribute to the current state of the art regarding the reasons underlying IRM's decision to choose a particular country and to remain in that country. The overall research question is:

What makes a country appealing for IRM?

Although the literature on International Retirement Migration is still relatively scarce, the amount of research is rapidly increasing. Several empirical studies have attempted to identify a wide array of aspects attracting IRM to move to a particular country. However, a review of these studies revealed several gaps, which motivated this study. Firstly, while several studies focus on the reasons for moving to a country (e.g., Balkir & Kirkulak, 2009; Casado-Diaz, 2006; Casado-Diaz et al., 2004; King et al., 1998; Warnes et al., 1999), there are fewer empirical studies focusing on the reasons for IRM to remain in the country (e.g., Vielhaber et

¹ In the literature, the acronym IRM usually stands for International Retirement Migration. In the current study, given the focus on individual-level analysis, IRM stands for International Retired Migrants.

al., 2014). Furthermore, some studies simultaneously ask respondents to list their reasons for choosing the country and for remaining in the country (e.g., Rodriguez, Fernández-Mayorales, Rojo & Abellán, 1998b; Sunil, Rojas & Bradley, 2007), which creates an ambiguity, as it is unclear which part of the question the answers reflect.

To the best of our knowledge, no empirical studies exist which attempt to analysing the distinction between the attraction and retention reasons for IRM. However, making a distinction between choosing a country and remaining in a country could be of importance for policymakers. For example, the studies of Warnes et al. (1999) and Abdul-Aziz et al. (2015) mentioned that tax incentives could be a major reason for choosing a particular country, but it is not clarified whether they are also a reason for staying in the country after a few years. An IRM could move to a particular country because of favourable tax incentives, but later decide to leave the country, even if the tax incentives for IRM continue. It is also possible that an IRM could choose to remain in the country even when the tax incentives no longer exist. In sum, the fact that tax incentives function as an attraction reason does not necessarily imply that they also work as a retention reason.

Therefore, the first objective of this study is to distinguish between attraction reasons and retention reasons for IRM. To achieve this, we attempt to identify the most important attraction reasons, i.e., the reasons for IRM to move to a particular country, and also the most important retention reasons, i.e., the reasons for staying there. Subsequently, we attempt to analyse whether there are significant differences in the importance which is attributed to an issue when it is presented as an attraction reason or as a retention reason. For example, we compare whether the importance attributed to climate or slower pace of life, is higher as an attraction reason or as a retention reason.

Secondly, a review of the literature reveals that different authors propose different lists of attraction items, resulting in a fragmented body of research. To the best of our knowledge,

no empirical study has been undertaken to attempt to integrate the different results and devise a structure of reasons. In search of such a structure, Rodriguez et al. (1998b) propose three main groups of reasons: Environmental Reasons (e.g., warmer climate); Geographic and Economic Reasons (e.g., lower cost of living, cheaper flights), and; Sociocultural Reasons (e.g., higher quality of life, international friends). However, the authors did not test this structure empirically. While the groups of reasons identified by Rodriguez et al. (1998b) can be considered logic in terms of content, it would be of interest to investigate this structure empirically. Obtaining empirically driven knowledge of the structure of reasons could be an important step for a better identification of the issues that are important for IRM. Such knowledge could also assist researchers and policymakers to understand better the relationships between the issues that are important for IRM. Therefore, the second objective of this study is to identify a structure of the reasons which attract IRM, as well as a structure of reasons which retain IRM, for a particular country.

Thirdly, in many studies it is unclear whether a respondent's evaluation of a particular reason for remaining in the country indicates how important that reason is to that person, or the importance of the type of experience that the person has had with that variable in the new host country. For example, if a respondent rates the healthcare system as important, we cannot infer that the respondent has had a positive experience with the healthcare system in the host country. Rating the healthcare systems as important could be due to the respondent's personal health needs, even if he/she has had a negative experience with the healthcare system of the host country, or maybe no experience at all. Therefore, it is important to distinguish between the main needs of the IRM, which we will label as *Personal Requisites*, and how the IRM evaluate their experiences in the host country, which we will refer to as *Experienced Context*.

The previously mentioned studies on attraction and retention reasons generally focus on the *Personal Requisites* of IRM. Some studies on the *Experienced Context* of IRM can also be

found, which are usually related to their sociocultural adaptation process (e.g., Dahab, 2016). Both aspects should be of interest for researchers and for policymakers who want to understand the appeal of a country for IRM. We were unable to find any study that simultaneously analysed *Personal Requisites* and *Experienced Context* of the IRM. Therefore, the third objective of this study is to distinguish between the importance that IRM attribute to the different reasons for moving to a new host country and remaining there (*Personal Requisites*), and also how they experience their context in the host country (*Experienced Context*).

Fourthly, although previous studies on evaluations made by IRM can provide relevant information regarding the importance given by them to different variables, we were unable to identify any empirical study which analyses whether these evaluations directly affect the decision on the length that the IRM plan to remain in the host country. For policymakers, in particular, it is relevant to know the timeframe for which the IRM plan to stay in the new host country, as this could affect planning and investment decisions, such as senior housing or specialised healthcare. Thus, the fourth objective of this study is to analyse how the *Personal Requisites* and the *Experienced Context* of IRM affect the length of time that they anticipate remaining in the host country. The study will also investigate whether *Experienced Context* mediates the relationship between *Personal Requisites* and the length of time that the IRM plan to remain in the new host country. In other words, we attempt to develop and test a structural model to capture the variables affecting the timeframe for which IRM anticipate remaining in their new host country.

Finally, since existing empirical studies have been carried out in different countries and with different nationalities of IRM, it is unclear whether the different results obtained are due to different nationalities of IRM or to different host countries. In this study we focus on one nationality - Swedish IRM - who reside in two different countries, Portugal and Spain. By focusing on just one nationality of IRM, if differences are found, then they are more likely to

be due to host country specificities. Furthermore, Portugal and Spain present interesting contrasts for researchers of International Retirement Migration. If we consider that Portugal and Spain are similar in terms of climate and geographical location, comparing the two countries might allow us to contrast other country specific issues which appeal to IRM. While policymakers cannot alter climate and geographical location, they can however act on these other variables, examples being economic and sociocultural conditions.

An important difference between the two countries is that Portugal introduced a favourable tax incentive regime for IRM in 2009, known as the *Non-Habitual Residence Programme* (NHR) (Autoridade Tributária e Aduaneira, 2016), whereas Spain does not have any similar programme. Spain, on the other hand, has attracted Swedish IRM for several decades (Calzada & Gavanas, 2018; Gustafson, 2001; Gustafson & Cardozo, 2017), whereas Portugal mainly started to attract large numbers of Swedish IRM over the last decade, after the NHR programme was introduced. Further, official Swedish statistics, referred to by Swedish State Television (Uppdrag granskning, 2017), indicate that the introduction of NHR has resulted in attracting Swedish IRM to Portugal who can benefit from tax incentives. These Swedish IRM have substantially higher income compared with Swedish IRM moving to Spain, where there are no tax incentives.

Another difference between Portugal and Spain is the knowledge of English by the general population of the two countries. Although many Swedish IRM try to learn Portuguese or Spanish, English is often used for communicating with Portuguese and Spanish people. This communication in English is easier in Portugal than Spain, as the knowledge of English is higher in Portugal than it is in Spain, according to official data from the European Commission, (European Commission, 2016). Being able to communicate with the locals is an important factor for IRM life in the host country (Balkir & Kirkulak, 2009; Gavanas, 2016; Gustafson, 2001).

Given that different countries have different issues which appeal to IRM, the fifth objective of this study is to identify country specific issues, by contrasting the case of Swedish IRM in Portugal and Spain. We explore whether the *Personal Requisites* and the *Experienced Context* of the Swedish IRM differ between Portugal and Spain, and also whether the variables affecting the timeframe for which IRM anticipate remaining in their host country differ between the two countries.

This study is organised in nine chapters starting with Chapter 1, which is this introduction. The following Chapter 2 provides a literature review on the main issues connected to our research, namely those connected with *Personal Requisites*, *Experienced Context* and return migration. Chapter 3 presents the method used in the empirical studies, including the instruments used, the data collection procedures, and a description of the samples from Portugal and Spain. Chapter 4 presents the results of the empirical study for the distinction between attraction and retention reasons for Swedish IRM in Portugal. Chapter 5 provides a similar analysis for Swedish IRM in Spain. Chapter 6 analyses the relationship between *Personal Requisites*, *Experienced Context*, and the timeframe for which Swedish IRM anticipate remaining in Portugal. Chapter 7 provides a similar analysis for Swedish IRM in Spain. Chapter 8 compares the results in Portugal and Spain in terms of attraction and retention reasons, and the relationship between *Personal Requisites*, *Experienced Context*, and the timeframe for which the Swedish IRM anticipate remaining in the two countries. Chapter 9 summarises the main contributions of this study and presents the limitations as well as directions for future research.

Chapter 2. Literature Review

The literature on International Retirement Migration is based on contributions from demographers, economists, geographers, psychologists, and sociologists (Croucher, 2015; King et al., 1998; Sunil et al., 2007) - resulting in an eclectic body of research. Considering that one of the objectives of this study is to distinguish between the *Personal Requisites* of IRM and their *Experienced Context*, in the subsequent sections we attempt to organise the diversified literature on International Retirement Migration according to this distinction. Given that one of the objectives of this study is to analyse variables affecting the timeframe for which the IRM anticipate remaining in the host country, the topic of return migration is also introduced. The first section of the review focuses on studies related to IRM's reasons for moving to a new host country and remaining there. The second section focuses on studies related to how IRM experience their context in the new host country. This includes studies on general sociocultural adaptation, as well as more specific topics for IRM, such as healthcare and senior housing. The third section briefly focuses on return migration, and the last section presents the research model and the hypotheses.

2.1. Personal Requisites of IRM

Research on International Retirement Migration emerged as an academic field in the 1990s, mainly focusing on northern European IRM who move to southern Europe (e.g., Rodriguez et al., 1998a; Warnes et al., 1999; Williams, King, & Warnes, 1997). Similar research was carried out later in other parts of the world, including North American IRM migrating to countries such as Costa Rica, Ecuador, Mexico, and Panama (Amin & Ingman, 2010; Benson, 2015; Dixon et al., 2006; Lardiés-Bosque, Guillén, & Monte-de-Oca, 2016; Rojas et al., 2014; Van Noorloos, 2011), and also IRM migrating within Asia (e.g., Abdul-Aziz, Loh & Jaafar, 2014; Vielhaber et al., 2014).

Many studies on the reasons why IRM move to a particular country tend to focus on identifying the most important reasons for this decision (e.g., better climate, good access to healthcare, or previous tourism visits). These studies usually ask respondents to identify important reasons, but not to rank or rate them. In addition, each study tends to include a limited number of reasons (e.g., Amin & Ingman, 2010; Gambold, 2018; Gustafson, 2001).

It is also possible to find studies which attempt to analyse a broad spectrum of reasons for IRM moving to another country, usually by asking respondents to rank the reasons in a list (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; King et al., 1998; Rodriguez et al., 1998a; Warnes et al., 1999). It is noteworthy that only a few studies ask respondents to rate their reasons for moving (e.g., Balkir & Kirkulak, 2009; Sunil et al., 2007).

All in all, it becomes noticeable that the literature on the reasons why IRM move to a specific country includes several studies with different lists of attraction items (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; Rodriguez et al., 1998a; Warnes et al., 1999). As mentioned earlier, Rodriguez et al. (1998b) propose that attraction reasons can be combined into three groups; Environmental Reasons, Geographic and Economic Reasons, and Sociocultural Reasons. The authors also mention a second approach to understanding the reasons for choosing a certain country, namely, Prior Experiences of that country, which may be considered a fourth group of attraction reasons. The majority of items found in other studies fall under these four groups.

In the following paragraphs, we review existing studies, by organising them into the four groups proposed by Rodriguez et al. (1998b). Subsequently, we attempt to identify issues in the literature which do not appear to be included in any of these groups.

The first set of attraction reasons identified by Rodriguez et al. (1998b) are Environmental Reasons, where the main issue is climate. In general, IRM choose countries that have a warmer climate and sunnier weather when compared with their country of origin. Several

authors find in their studies that climate is a major driving force for IRM in their search for a better life in another country (e.g., Amin & Ingman, 2010; Casado-Diaz et al., 2004; Casado-Diaz, 2006; Casado-Diaz et al., 2014; King et al., 1998; King et al., 2000; Rodriguez et al., 1998a; Sunil et al., 2007).

An aspect linked with climate is health reasons, which is highlighted in several studies as being very important for elderly migrants (e.g., Amin & Ingman, 2010; Balkir & Kirkulak, 2009; Blaakilde, 2013; Blaakilde & Nilsson, 2013; Casado-Diaz, 2006; Daciuk & Marshall, 1990; Gambold, 2018; Gustafson, 2001, 2008; Gustafson & Cardozo, 2017; Karisto, 2013; Oliver, 2010; Rodriguez, 2001; Sunil et al., 2007; Warnes et al., 1999; Zasada, Alves, Muller, Piorr, Berges & Bell, 2010). A positive effect of the warmer climate and nicer weather in the countries where IRM migrate to, is the therapeutic effect on their health, for instance in relation to muscle and bone ailments (Casado-Diaz, 2006), as well as arthritis and asthma (Blaakilde, 2015; Blaakilde & Nilsson, 2013; Dwyer, 2001; Legido-Quigley & McKee, 2012).

The second set of attraction reasons identified by Rodriguez et al. (1998b) deals with Geographic and Economic Reasons. Geographical proximity to the country of origin is identified as being an important attraction factor. Besides proximity, geographic reasons are also related with easiness to travel to the home country, including access to good flights (e.g., Abdul-Aziz et al., 2014; Ashton & Scott, 2017; Casado-Diaz, 2006; King et al., 1998; Rodriguez et al., 1998a; Sunil et al., 2007; Torkington, David & Sardinha, 2015) and access to cheap flights (e.g., Balkir & Kirkulak, 2009; Casado-Diaz, 2006; Gambold, 2018; Gustafson, 2008; King et al., 1998; Rodriguez et al., 1998a; Torkington et al., 2015).

As far as economic reasons are concerned, the main aspects are related to the cost of living and property prices. Lower cost of living and property prices are widely recognised as being important factors for IRM's decision to settle in a particular country (e.g., Amin & Ingman, 2010; Balkir & Kirkulak, 2009; Casado-Diaz, 2006; Casado-Diaz et al., 2004; Gavanas

& Calzada, 2016; Gibler, Casado-Diaz, Casado-Diaz, Rodriguez & Taltavull, 2009; Gustafson, 2008; Sunil et al., 2007; Warnes et al., 1999). In recent years, research has also looked at other economic aspects, such as the effect of tax incentives for individuals deciding to retire abroad (e.g., Abdul-Aziz et al., 2014; Abdul-Aziz et al., 2015; Baxter-Neal, 2010; Benson, 2015; Gavanas & Calzada, 2016; Warnes et al., 1999). Some of the more well-known programmes which include tax incentives in Asia are: Malaysia's *My Second Home Programme*, which offers tax exemption on pensions and foreign income brought into the country; Indonesia's *Izin Tinggal Tetap Programme*, which offers personal income tax exemption up to a certain threshold, and; the *Special Resident Retirees Programme* in the Philippines, which provides exemption from certain customs duties and taxes for IRM (Abdul-Aziz et al., 2015). In Latin America, Panama's *Pensionado Programme* offers IRM generous tax breaks, and both Panama and Mexico allow IRM to import household goods duty free (Abdul-Aziz et al., 2015; Baxter-Neal, 2010). In Europe, similar programmes include: the *Malta Retirement Programme*, which grants a 15 % tax status for the applicant and accompanying family on any income brought into the country (Åkerlund, 2013; Malta Retirement Programme Guidelines, 2015), and; Portugal's *Non-Habitual Residence Programme*, which offers tax exemptions for retired people during a period of ten years (Autoridade Tributária e Aduaneira, 2016) for those moving there before 2020.

The third set of attraction reasons identified by Rodriguez et al. (1998b) refers to Sociocultural Reasons, which focus mainly on admiration for the host country and on the search for a better way of life. Admiration for the host country is pointed out in several studies (e.g., Benson, 2011; Casado-Diaz, 2006; King et al., 1998; Warnes et al., 1999). In addition, some studies also highlight antipathy towards the home country as being a reason for IRM to migrate to another country (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; King et al., 1998; Lardiés-Bosque, 2016). The search for a better way of life is often equated with a perceived

slower pace of life (e.g., Casado-Diaz, 2006; Gustafson, 2002; Warnes et al., 1999) and perceived higher quality of life (e.g., Benson & O'Reilly, 2009; Legido-Quigley & McKee, 2012).

As gastronomy and leisure activities are closely connected with lifestyles, these can also be included in the sociocultural reasons for IRM to migrate to a particular country. While gastronomy is clearly a pull-factor for IRM (e.g., Ashton & Scott, 2017; Blaakilde & Nilsson, 2013; Gustafson, 2001, 2002, 2008; Karisto, 2013; Rodriguez et al., 1998a; Spännäri, 2013; Sunil et al., 2007), previous research shows that leisure activities are generally not a very strong factor for attracting IRM (e.g., Ashton & Scott, 2017; Baxter-Neal, 2010; Blaakilde & Nilsson, 2013; Casado-Diaz et al., 2004; Dixon et al., 2006; Gambold, 2018; Gustafson, 2001; Gustafson & Cardozo, 2017; King et al., 1998; Oliver, 2010; Rodrigues et al., 1998a; Spännäri, 2013; Sunil et al., 2007; Zasada et al., 2010). Another frequently mentioned sociocultural issue is the existence of a community of foreign residents in a location. This may act as an important attraction factor for IRM, and it is also a retention factor, since social interactions can play an important role in the decision of IRM to remain in the host country (e.g., Casado-Diaz et al., 2004; Gavanis & Calzada, 2016; Gustafson, 2008; Rodriguez et al., 1998a; Spännäri, 2013; Sunil et al., 2007; Warnes et al., 1999).

A sociocultural issue which is attracting more attention recently, but which is not included in the study of Rodriguez et al. (1998b), is personal safety. This issue is clearly linked with the search for quality of life. Being in general more vulnerable than younger generations, personal safety is an important concern of the elderly and is a reason for some IRM to migrate to another country which they perceive as being safe (Amin & Ingman, 2010; Ashton & Scott, 2017; Blaakilde, 2015; Gambold, 2018; Gibler et al., 2009; Gustafson & Cardozo, 2017; Jeppsson Grassman & Taghizadeh Larsson, 2013; O'Reilly, 2002; Sunil et al., 2007; Van Hoof, Kort, Rutten & Duijnste, 2011; Zasada et al., 2010).

In addition to the three groups of reasons mentioned above, Rodriguez et al. (1998b) also identify a second approach to understanding attraction reasons, namely, prior experiences of the country. Other authors also identify prior experiences, or contacts with a country, as being an important reason for lifestyle migrants to move to a particular country (e.g., Benson & O'Reilly, 2009; Casado-Diaz et al., 2004; Casado-Diaz et al., 2014; Gustafson, 2002; King et al., 1998; Rodriguez, 2001; Warnes et al., 1999; Williams et al., 2000).

Tourism is the most-mentioned form of previous contact in the literature, with several studies showing that the decision to move to a particular country often results from previous tourism visits (e.g., Benson & O'Reilly, 2009; Casado-Diaz et al., 2004; Casado-Diaz et al., 2014; Gustafson, 2002; Rodriguez, 2001; Williams et al., 2000). Another important previous contact mentioned is visits organised by real-estate agencies, which sometimes result in the purchase of a second home, which later facilitates the decision to move to the country (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; Casado-Diaz et al., 2014; Rodriguez et al., 1998a). Having friends, family or childhood links, or work connections in the destination country count among previous connections (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; King et al., 1998; Warnes et al., 1999; Williams et al., 2000). Finally, familiarity with the language in the destination country is identified as being a key factor for IRM moving to that particular country (e.g., Balkir & Kirkulak, 2009; Blaakilde, 2015; Casado-Diaz et al., 2004; Gambold, 2018; Gavanis & Calzada, 2016; Gustafson, 2002; Innes, 2008; King et al., 1998; Rodriguez et al., 1998a).

It is noticeable from the literature review that the majority of studies focus on the reasons for moving to a country (e.g., Balkir & Kirkulak, 2009; Casado-Diaz, 2006; Casado-Diaz et al., 2004; King et al., 1998; Warnes et al., 1999), and fewer empirical studies focus on the reasons for IRM to remain in a country (e.g., Vielhaber et al., 2014). As mentioned earlier, several studies simultaneously ask respondents for their reasons for both choosing the country and for

remaining in the country (e.g., Rodriguez et al., 1998b; Sunil et al., 2007), which creates an ambiguity, since it is unclear to which part of the question the respondents are answering. We were unable to find studies which simultaneously analyse items as attraction reasons and as retention reasons, with the objective of evaluating whether significant differences can be found.

2.2. Experienced Context of IRM

Most studies on how IRM experience the general context of the new host country focus on aspects related to the sociocultural adaptation of IRM (e.g., Dahab, 2016; Moztarzadeh & O'Rourke, 2015). In our review, we also include other aspects which are considered to be important for senior citizens in general, such as healthcare (e.g., Legido-Quigley & La Parra, 2007; Legido-Quigley & McKee, 2012; Legido-Quigley, Nolte, Green, La Parra & McKee, 2012; Sunil et al., 2007) and senior housing (e.g., Gibler et al., 2009; Legido-Quigley & La Parra, 2007; Legido-Quigley et al., 2012).

Sociocultural adaptation is related to the behavioural competence and social skills of individuals in their new context and concerns their ability to deal with daily tasks and problems (Ward & Kennedy, 1993a, 1993b). This includes cultural learning, which is related to acquiring new social skills in order to better “fit” into the new culture, and cultural shedding, which is related to leaving behind certain behaviours which are somewhat typical of the original culture (Dahab, 2016; Ward & Chang, 1997).

Sociocultural adaptation tends to vary according to the length of residency in the new culture. The adaptation usually follows a learning curve, which is typified by fast improvements during the initial phases of the transition to the new culture, followed by a gradual “levelling off” of acquired skills which are culture specific after some time (Ward & Kennedy, 1999).

Other factors which influence the sociocultural adaptation include: previous knowledge of the host culture; the degree of interaction with locals, and; language fluency (Berry, 1997;

Searle & Ward, 1990; Ward & Kennedy, 1999). Problems arising from poor sociocultural adaptation tend to decrease as a function of cultural and ethnic similarity. People with higher levels of income and education, tend to encounter fewer adaptation problems. In addition, adaptation is often easier in more-developed countries (Ward & Kennedy, 1999).

Searle and Ward (1990) initially developed the widely used Sociocultural Adaptation Scale (SCAS), which has 16 items. This scale was first used in a study of Malaysian and Singaporean students in New Zealand and since then, it has been used for various immigration groups, and has consistently proven reliable and valid (e.g., Searle & Ward, 1990; Ward & Kennedy, 1993a; 1993b; Ward & Searle, 1991). The scale was further developed by Ward and Kennedy (1999), who proposed 41 items.

Ward and Kennedy (1999) divide sociocultural adaptation into two dimensions: one dealing with cognitive issues, and the other dealing with interaction issues. The first dimension includes issues such as understanding local perspectives, values, and world views. The second dimension deals with tasks and activities requiring interaction with locals, examples being bureaucracy and authority.

There is only limited research on the sociocultural adaptation of IRM as a group, and how they experience the context in their new host country (Dahab, 2016). Research on sociocultural adaptation has mainly been undertaken with groups of children (e.g., Abu-Rayya, 2013), university students (e.g., Antonakopoulou, 2013; Ma & Wang, 2015; Searle & Ward, 1990), migrant workers (e.g., Tatarko, 2018), expatriates (e.g., Demes & Geeraert, 2013; Ward & Kennedy, 1994), and refugees (e.g., Lindert, Korzilius, Van de Vijver, Kroon & Arends-Tóth, 2008; Ward, Bochner & Furnham, 2005). We were only able to find one study which specifically analysed the sociocultural adaptation of IRM (Dahab, 2016), and one study on the sociocultural adaptation among older immigrants, although not IRM (Moztarzadeh & O'Rourke, 2015).

There are, however, several studies on IRM which mention aspects of the two dimensions of sociocultural adaptation, namely, cognitive adaptation and interaction adaptation. Most of these studies use interviews as a basis for collecting data. Studies on IRM which mention the cognitive dimension of sociocultural adaptation include issues such as understanding the political system in the new host country (Dahab, 2016; Gustafson & Cardozo, 2017; Lardiés-Bosque et al., 2016; Simó Noguera, Herzog & Fleerackers, 2013), understanding the influence of religion (Balkir & Kirkulak, 2009; Simó Noguera et al., 2013; Spännäri, 2013), and understanding the local language and dialect (Balkir & Böcker, 2015; Balkir & Kirkulak, 2009; Dahab, 2016; Gustafson, 2001; Gustafson & Cardozo, 2017; Sloane et al., 2013). Studies on IRM which are related with the interaction dimension of sociocultural adaptation include issues such as easiness to make local friends (Blaakilde, 2008; Giner, Hall & Betty, 2015; Gustafson, 2001), communicating with local people (Balkir & Kirkulak, 2009; Gavanias, 2016; Gustafson, 2001), and being invited to social events (Gustafson, 2001; Oliver, 2010).

Since IRM are a group with specific needs, in addition to research on general sociocultural topics, there is also a need to look at perspectives which are specifically related with elderly people. Two such issues are healthcare (e.g., Dwyer, 2001; Legido-Quigley & McKee, 2012; Legido-Quigley et al., 2012) and appropriate housing for seniors (e.g., Balkir & Böcker, 2015; Calzada & Gavanias, 2018; Ormond & Toyota, 2016; Vielhaber et al., 2014).

Given that health is a particularly important issue for IRM (e.g., Amin & Ingman, 2010; Balkir & Kirkulak, 2009; Blaakilde, 2013; Blaakilde & Nilsson, 2013; Casado-Diaz, 2006; Daciuk & Marshall, 1990; Gambold, 2018; Gustafson, 2001, 2008; Gustafson & Cardozo, 2017; Karisto, 2013; Oliver, 2010; Rodriguez, 2001; Sunil et al., 2007; Warnes et al., 1999; Zasada et al., 2010), it follows that the healthcare system plays a relevant role in the *Experienced Context* of IRM. However, to date, little research has been carried out specifically on the importance of healthcare in relation to how IRM experience the context in their new host

country (Balkir & Böcker, 2015; Dwyer, 2001; Legido-Quigley & La Parra, 2007, Legido-Quigley et al., 2012). Instead, existing studies tend to focus on describing the challenges faced by IRM when dealing with healthcare in the host country, such as language or bureaucratic problems (e.g., Casado-Díaz, 2006; Gavanas & Calzada, 2016; Hardill, Spradbery, Arnold-Boakes & Marrugat, 2005).

Finding appropriate senior housing can be a major concern for lifestyle migrants such as IRM (e.g., Balkir & Böcker, 2015; Calzada & Gavanas 2018; Ormond & Toyota, 2016; Vielhaber et al., 2014). As IRM are mainly senior citizens, it is logical that finding appropriate accommodation for seniors is also a factor to consider regarding how IRM experience this context in the host country. To date, few studies study this problem. The existing studies mainly describe problems with current accommodation (e.g., insulation, temperature) or the need to move if the need for appropriate senior housing arises (e.g., Åkerlund, 2012; Gibler et al., 2009).

2.3. Return Migration

While the vast majority of studies on IRM have focused on the decision to move to another country, some authors have noted that this decision can be temporary, and that return migration can also occur (e.g., King et al., 1998). Therefore, for some IRM, the migration is for a limited timeframe, whereas for others it is for an unlimited timeframe.

The literature on return migration among IRM is mainly devoted to identifying reasons for this phenomenon, including increased fragility in old age (Moro, 2007; Warnes et al., 1999), death of a partner (Casado-Díaz et al., 2004; Gavanas & Calzada, 2016), financial difficulties (Balkir & Böcker, 2015; Casado-Díaz, 2004), and the return to a more generous welfare system which provides access to extensive elderly care (Dwyer, 2001; Gavanas & Calzada, 2016). Warnes et al. (1999) in their studies also identified that the likelihood of return migration varied

between different countries, depending on the quality of healthcare, access to transport, and possibilities for the IRM to communicate in their own language.

While these studies identify reasons which prompt return migration, they do not address the issue of how different variables affect the timeframe for which IRM anticipate remaining in the new host country. We were unable to find any studies that specifically study the timeframe for which IRM anticipate staying in the new host country.

2.4. Research Model and Hypotheses

In this study we aim to analyse how the *Personal Requisites* and the *Experienced Context* of IRM affect the timeframe for which IRM anticipate remaining in the new host country. Therefore, the dependent variable will be Timeframe to Remain. Figure 2.1. shows the conceptual framework of the current research.

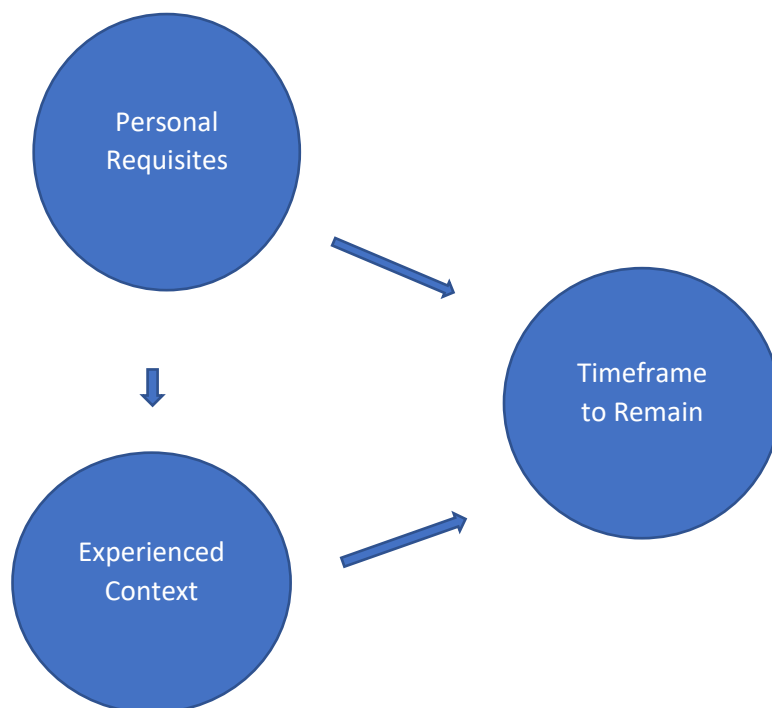


Figure 2.1. Conceptual framework

Previous research indicates that *Personal Requisites* (e.g. environmental reasons) and *Experienced Context* variables (e.g. sociocultural adaptation) are associated with the decision to remain in the country (e.g., Dahab, 2016). Therefore, it seems reasonable to expect that the more important these variables are for IRM, the longer the timeframe the IRM anticipate remaining in the host country. Also, since *Personal Requisites* relate to general needs of individuals, which they develop before going to the host country, it seems reasonable to expect that these needs influence the way IRM experience the context of the host country. In other words, it is likely that the higher the importance of a particular *Personal Requisite* for an IRM, the higher the IRM will value the experience of that issue in the host countries. Thus, in our conceptual model we explore the relationship between *Personal Requisites* and Timeframe to Remain, between *Experienced Context* and Timeframe to Remain, and also between *Personal Requisites* and *Experienced Context*. We propose the following hypotheses:

H1: For each variable of *Personal Requisites*, the importance of that variable is positively associated with the timeframe for which IRM anticipate remaining in the country.

H2: For each variable of *Experienced Context*, the importance of that variable is positively associated with the timeframe for which IRM anticipate remaining in the country.

H3: The importance of variables of *Personal Requisites* is positively associated with the importance of variables of *Experienced Context*.

H4: The relationship between variables of *Personal Requisites* and the timeframe for which IRM anticipate remaining in a country, is mediated by variables of *Experienced Context*.

We carry out two empirical studies on Swedish IRM living in Portugal and Spain in order to test the conceptual framework in Figure 2.1 and also to explore the four hypotheses set forward. The following chapter presents the method used for these empirical studies.

Chapter 3. Method

This chapter presents the method used for the surveys carried out with Swedish IRM living in Portugal and in Spain. Firstly, we present the instrument used, which is mainly derived from the literature review. Subsequently, we describe the data collection procedures and the samples of Swedish IRM in Portugal and Spain. We conclude by analysing the equivalence of the samples of the two countries.

3.1. Instrument

The same instrument is used for collecting data in Portugal and in Spain, albeit with some minor adaptations, which mainly concerned the name of the country. The instrument was initially developed in English and then translated to Swedish by a native Swedish speaker. It was later translated back into English by an independent native English speaker, in order to verify whether the translation into Swedish was equivalent to the English version (Brislin, 1970). The differences between the two versions were minor and were resolved through discussion between the two translators. All respondents received the Swedish version of the instrument (see the English translation of the instrument in Appendix 1).

The first section of the instrument deals with the respondents' present occupation. The objective of this question is to distinguish between respondents who are working, and those who are retired and thus could be considered IRM. The second section of the instrument concerns the reasons to move to the host country, be it either Portugal or Spain. In the instrument for Portugal, respondents are asked to rate the importance of 22 different items (e.g., nicer climate, health reasons, slower pace of life, cheaper housing, etc.). One additional item is added for the instrument for Spain (cheaper to live in Spain), and thus a total of 23 different items are used. After analysing the data for Portugal, we realised that there was a need to add this item, and therefore an extra question was added before collecting data in Spain.

Reasons to move to the host country are classified according to the five groups of reasons identified in the literature review, i.e., the four groups of Rodriguez et al. (1998b), as well as a fifth group concerning the specific needs of elderly people (Table 3.1 and Table 3.2). The selected items are mainly identified in the work of Balkir and Böcker (2015), Calzada and Gavanas (2018), Casado-Diaz (2006), Casado-Diaz et al. (2004), Dwyer (2001), King et al. (1998), Legido-Quigley et al. (2012) and Rodriguez et al. (1998b). To complement the classification of items, we also carried out informal interviews with a sample of ten Swedish IRM living in Portugal. These interviews led to a slight adaptation of the items. For example, for leisure activities, golf is the most important activity mentioned by the Swedish IRM who were interviewed. Therefore, rather than including an item dealing with leisure activities in general, we included an item on the possibility to play golf. Furthermore, tax incentives is also included, as it is a reason which is pertinent for the comparison between Portugal and Spain.

The third section of the instrument deals with reasons to remain in Portugal and Spain. In general, it includes the same items as the second section of the instrument, i.e., reasons for the IRM to move to Portugal and Spain. However, this section also includes issues relating to having previously lived in the host country for a certain period. For example, relationships which could have been developed through the previous stay in Portugal or Spain, such as Portuguese, Spanish, and Swedish friends. We noticed some difficulties when analysing the questions related with friends in the instrument for Portugal, and thus we attempted to clarify these items in the instrument for Spain. Hence, in the instrument for retention reasons for Portugal, we used the item “I have friends living in Portugal” - which in the instrument for retention reasons for Spain was elaborated into two separate items: “I have good Spanish friends in Spain” and “I have international friends in Spain”. In addition, in the instrument used in Spain, the item “It is easy to communicate in Spanish with Spanish people”, was added. This

explains why there are a total of 21 items regarding retention reasons for Swedish IRM in the instrument for Portugal, and 23 items in the instrument for Spain.

The answers to both the attraction and retention items are measured through a five-point Likert scale, ranging from “Not at all important” to “Extremely important”. Table 3.1 and Table 3.2 present, respectively, the attraction and retention items used in the surveys for Portugal and for Spain.

Table 3.1

Attraction and Retention Reasons in Portugal - items used

Group	Topic	Item formulated
Environmental Reasons	Climate	Nicer climate and weather
	Health	Health reasons
	National healthcare	International-standard healthcare
Economic and Geographic Reasons	Proximity of home country	Good flight connections with Sweden
	Accessibility of flights	Cheap flight connections with Sweden
	Property prices	Cheaper properties
	Tax incentives	Tax incentives
Sociocultural Reasons	Admiration of host country	Admiration for Portugal
	Antipathy towards home country	Antipathy towards Sweden
	Slower pace of life	Slower pace of life
	Quality of life	Better quality of life
	Gastronomy	Nice food and wine
	Leisure activities	Good access to golf
	Community of foreign residents	It is easy to make Swedish friends in Portugal (2.)
	Possibility to communicate in English	It is easy to communicate in English with Portuguese people
Previous Contact	Second home	I already owned a second home in Portugal (2.)
	Friends	I already had/have friends living in Portugal (3.)
		I have good Portuguese friends (1.)
		I have good Swedish friends in Portugal (1.)
	Work connections	I had/have work/business connections (3.)
	Family connections	I have Portuguese relatives
	Knowledge of language	I had previous experience with the Portuguese language (2.)
Specific Needs of Elderly People	Senior housing	Possibility to find a suitable senior housing if need be
	Safety reasons	Personal safety and security

Note. (1) Not used in the instrument for attraction reasons, (2) Not used in the instrument for retention reasons, (3) Different formulation for attraction and retention reasons.

Table 3.2

Attraction and Retention Reasons in Spain - items used

Group	Topic	Item formulated
Environmental Reasons	Climate	Nicer climate and weather
	Health	Health reasons
	National healthcare	International-standard healthcare
Economic and Geographic Reasons	Proximity of home country	Good flight connections with Sweden
	Accessibility of flights	Cheap flight connections with Sweden
	Property prices	Cheaper properties
	Tax incentives	Tax incentives
	Cost of living	Cheaper to live in Spain (3.)
Sociocultural Reasons	Admiration of host country	Admiration for Spain
	Antipathy towards home country	Antipathy towards Sweden
	Slower pace of life	Slower pace of life
	Quality of life	Better quality of life
	Gastronomy	Nice food and wine
	Leisure activities	Good access to golf
	Community of foreign residents	It is easy to make Swedish friends in Spain (2.)
	Possibility to communicate in English	It is easy to communicate in English with Spanish people
Previous Contacts	Second home	I already owned a second home in Spain (2.)
	Friends	I already had friends living in Spain (2.)
		I have good Spanish friends in Spain (1.)
		I have international friends in Spain (1.)
		I have good Swedish friends in Spain (1.)
	Work connections	I had/have work/business connections (4.)
	Family connections	I have Spanish relatives
	Knowledge of language	I had previous experience with the Spanish language (2.)
		It is easy to communicate in Spanish with Spanish people (1.)
Specific Needs of Elderly People	Senior housing	Possibility to find a suitable senior housing if need be
	Safety reasons	Personal safety and security

Note. (1) Not used in the instrument for attraction reasons, (2) Not used in the instrument for retention reasons, (3) Only used in the version for Spain, (4.) Different formulation for attraction and retention reasons.

The next three sections of the instrument deal with the *Experienced Context*, including Sociocultural Adaptation, as well as two specific issues for seniors, namely: Healthcare and Senior Housing. Thus, the fourth section of the instrument assesses Sociocultural Adaptation. As the scale of Ward and Kennedy (1999) is a flexible instrument, we adapted it to fit the characteristics of the sample of Swedish IRM in Portugal and Spain. Of the 41 items in the

original scale, 23 are maintained and 14 new items are added after informal discussions with a sample of ten Swedish IRM living in Portugal. The items removed were related to university life and other aspects which do not match the research group (e.g., understanding what is required of you at university, coping with academic work, dealing with foreign staff at the university, expressing your ideas in class, and living with your host family). The items which were added aimed to reflect the particular circumstances of retired Swedish migrants living in Portugal and Spain (e.g., the influence of Catholicism, and missing the snow).

Similarly to the scale of Ward and Kennedy (1999), the 37 items used to assess the sociocultural adaptation of Swedish IRM can be grouped into cognitive issues (e.g., understanding the political system and the impact of religion) and interaction issues (e.g., making friends and shopping). All items are measured through a Likert scale, with five points ranging from “Strongly disagree” to “Strongly agree”. Table 3.3 lists the items used.

Table 3.3

Sociocultural Adaptation - items used

Source	Item formulated
Ward and Kennedy (1999)	<ul style="list-style-type: none"> • I find it easy to make Portuguese/Spanish friends. • It is easy to use public transportation in Portugal/Spain. • I like to shop in Portugal/Spain. • I am often invited to social events/get-togethers by Portuguese/Spanish friends. • I feel that I understand Portuguese/Spanish jokes and humour. • It is easy to get used to Portuguese/Spanish food. • It is easy to follow Portuguese/Spanish rules and regulations. • I think it is easy to handle bureaucracy in Portugal/Spain. • I feel that people stare at me because I am a foreigner. • I find it easy to deal with people in positions of authority in Portugal/Spain (e.g., the police). • I am comfortable living apart from family members. • I understand the political system in Portugal/Spain. • I like to go out to eat. • I find that unsatisfactory service is common in Portugal/Spain. • It is easy to find my way around in Portugal/Spain.

Table 3.3

Sociocultural Adaptation - items used (cont.)

Source	Item formulated
	<ul style="list-style-type: none"> • I find it easy to find appropriate accommodation in Portugal/Spain. • I feel annoyed when dealing with Portuguese/Spanish people who behave as if they have higher status. • I like the climate in Portugal/Spain. • I understand Portuguese/Spanish and the local dialect where I live. • It is easy for me to make myself understood when I speak Portuguese/Spanish. • I enjoy the Portuguese/Spanish pace of life. • It is easy to communicate with Portuguese/Spanish people on a daily basis. • I feel at ease when interacting with Portuguese/Spanish people.
Developed for the study	<ul style="list-style-type: none"> • I feel discriminated against due to my age in Portugal/Spain. • I feel discriminated against due to my gender in Portugal/Spain. • I feel comfortable communicating with Portuguese/Spanish people. • I understand the influence of Catholicism in Portugal/Spain. • I would like to do volunteer work in Portugal/Spain. • Sometimes I miss snow in Portugal/Spain. • During the winter, it bothers me that buildings are not sufficiently warm/insulated in Portugal/Spain. • I feel lonelier in Portugal/Spain than in Sweden. • I like the light in Portugal/Spain. • The humidity in Portugal/Spain bothers me. • Time goes slowly in Portugal/Spain. • I feel more stressed in Portugal/Spain than in Sweden. • During the summer I prefer to go to Sweden to avoid the heat in Portugal/Spain. • I think that Portuguese/Spanish people are often late for appointments.

The fifth section of the instrument deals with how Swedish IRM experience the healthcare of the host country. Six items are used, of which five items are adapted from the medical tourism scale of Fetscherin and Stephano (2016), and one is developed for the purpose of our study. For all items, a five-point Likert scale is used, ranging from "Strongly disagree" to "Strongly agree". Table 3.4 presents items used in this section of the instrument.

Table 3.4

Healthcare – items used

Source	Item formulated
Fetscherin and Stephano (2016)	<ul style="list-style-type: none"> • I would recommend other Swedish people to use the public healthcare in Portugal/Spain. • As far as medical knowledge is concerned, Portuguese/Spanish doctors are as good as Swedish doctors. • As far as doctor-patient relationships are concerned, Portuguese/Spanish doctors are as good as Swedish doctors. • If I need to have an operation or special treatment, I would gladly do so in Portugal/Spain. • I would prefer to go to a hospital/healthcare clinic in Portugal/Spain with Swedish-speaking employees if it was available.
Developed for the study	<ul style="list-style-type: none"> • If I need to have a medical check-up, I try to do it when I am in Sweden.

The sixth section of the instrument deals with the second aspect of *Experienced Context*, which is specifically related to senior citizens, namely the possibility of moving to senior housing in Portugal or Spain. Six items are developed for this study, with the aim to assess aspects which would make Swedish IRM consider moving to senior housing in the host country. Items are developed based on topics derived from the literature on senior housing (e.g., Tyvimaa & Gibler, 2012; Tyvimaa & Kemp, 2011) and also from topics brought up by Swedish IRM in Portugal in informal discussions. There are two different types of items, one which concerns the quality and price of the senior housing itself, and the other which concerns maintaining a connection with Sweden and Swedish people. All items are measured with a five-point Likert scale, ranging from “Strongly disagree” to “Strongly agree”. Table 3.5 presents the items used in this section of the instrument.

Table 3.5

Senior Housing – items used

Source	Item formulated
Developed for the study	<ul style="list-style-type: none"> • I would consider moving to senior housing in Portugal/Spain if it has good living conditions. • I would consider moving to senior housing in Portugal/Spain if it has a good value for money. • I would consider moving to senior housing in Portugal/Spain if I had friends moving there as well. • I would consider moving to senior housing in Portugal/Spain if it was managed by Swedish people. • I would consider moving to senior housing in Portugal/Spain with Swedish speaking staff. • I would not consider moving to senior housing in Portugal/Spain under any circumstances.

The seventh section of the instrument assesses the timeframe for remaining in the host country, i.e., how many years the respondent plans to stay in Portugal or Spain. The alternatives in the instrument are; “1 year or less”, “2 years”, “3-5 years”, “6-10 years”, and “More than 10 years”.

The final section of the instrument deals with the demographic characteristics of the respondents, such as nationality, gender, age, family status, education, language skills, length of time in the host country, housing situation, health condition, and household income.

3.2. Data Collection and Respondents in Portugal

In order to obtain access to Swedish IRM in Portugal, two Swedish organisations in Portugal were contacted: the Swedish Club and the Swedish Women’s Educational Association. These organisations were kind enough to send an invitation to participate in the survey to 600 of their members living in Portugal. The invitation was sent by e-mail in June 2017, with a link to an anonymous on-line instrument, based at the Qualtrics platform. A follow-up email to remind their members to fill out the instrument was also sent out. Information about the survey was also posted on the webpage of the following Facebook-groups: *Portugalsvenskar-Svenskar*

i Portugal and *Vi som bor i, eller vill flytta till, Portugal*, with a link to the same instrument. By the end of July 2017, data from a total of 219 valid instruments from Swedish IRM had been obtained. Data collection procedures were compliant with the current General Data Protection Regulation (GDPR).

For the total sample, 63% of the Swedish IRM are male, and 37% are female. The vast majority of the respondents live together with a partner (82%). The average age of the respondents is 66 years old, and they have lived in Portugal for four years on average. Almost all of the IRM (94%) have lived in Portugal for less than ten years. This indicates that they arrived after the *Non-Habitual Residence Programme* (NHR) was introduced in 2009 - which offers tax exemptions in Portugal during a period of ten years for retired people (Autoridade Tributária e Aduaneira, 2016). In fact, 85% of the respondents had NHR-status.

Many of the Swedish IRM in Portugal are highly educated, with 78% of the respondents in the sample having a university degree. Regarding language skills, 54% have some knowledge of the Portuguese language, 13% of the respondents are fluent or quite fluent in Portuguese, whereas 33% only know a few words. In general, the respondents indicate that they are interested in improving their language skills, with 60% of the respondents actively studying Portuguese at the time of the survey.

Before choosing to settle in Portugal, 66% of respondents had considered moving to another country. France and Spain were the main alternatives, which were considered by 28% and 26% of the respondents respectively. Some of the respondents had also considered moving to countries such as Italy (15%), Malta (10%), USA (9%), and Thailand (6%). About half of the respondents (52%) responded that they had previously lived in another country for at least six months.

Regarding accommodation, more than half of the respondents in the sample (66%) own their accommodation in Portugal, and 30% have long-term rental contracts (over one year).

Only 4% rent their accommodation short term or have another type of arrangement. Half of the Swedish respondents (50%) live in the south of Portugal in the Algarve, 37% are in the Cascais area outside Lisbon, 6% in Lisbon, and the rest of the sample is scattered in various parts of the country, including the Azores and Madeira islands.

Regarding the health status, most of the respondents state that they have good or very good health (89%), with only 11% mentioning neither good nor bad health, with less than 1% suffering from poor health. As many as 20% of the respondents affirm that they pay regular visits to the healthcare service due to having a chronic disease. Regarding their healthcare needs, 50% have used Portuguese public healthcare.

Concerning their household income, 82% of the respondents say that they live comfortably on their current income, while 18% state that they are coping on their current income in Portugal. No respondent answers that they find it difficult or very difficult to cope on their current income. Finally, regarding the overall satisfaction of living in Portugal, 97% of the Swedish IRM respond that they are highly satisfied.

It is not possible to assess whether this sample is representative of Swedish IRM in Portugal, since there is no official information regarding the number of Swedish IRM living in Portugal. Some data is available on Swedish citizens in Portugal and those with NHR (Non-Habitual Residence) status, but not all Swedish NHR are IRM (or vice-versa). In 2009, when the NHR programme was introduced, there were 746 Swedish citizens officially registered in Portugal, of which less than 20 were registered under the NHR regime (Serviço de Estrangeiros e Fronteiras, 2009). In 2017, the number of Swedish citizens officially registered in Portugal had increased to 3,564 people, of which 2,071 were registered under the NHR regime (Serviço de Estrangeiros e Fronteiras, 2017).

3.3. Data Collection and Respondents in Spain

In order to obtain access to Swedish IRM living in Spain, the editors of the two electronic Swedish newsletters, *Svenska magasinet* (Swedish magazine) and *Skandinaviska bladet* (Scandinavian paper) were contacted. They were kind enough to include a link in their newsletters in December 2018 to an anonymous on-line instrument, based at the Qualtrics platform. Information about the survey was also posted in November 2018 on some Swedish Facebook pages in Spain, with a link to the instrument (e.g., *Svenskar i Barcelona*, *Svenskar i Madrid*, *Svenskar i Malaga*, *Svenskar i Marbella*, *Svenskar på Solkusten*, *Svenskar i Torrevieja*). Data was collected up until the end of February 2019, and 356 valid instruments from Swedish IRM living in Spain were obtained. Data collection procedures are in-line with the current legislation on GDPR.

Among the sample of 356 Swedish IRM in Spain, 46% are male, and 54% are female. On average, they had lived in Spain for 8.5 years and are 68.2 years old. The majority (58%), of the Swedish IRM are registered as residents in Spain.

Concerning education, 58% of the Swedish IRM in the sample from Spain have a university or college degree. Regarding their knowledge of Spanish, 57% have some knowledge of the Spanish language, 24% of the respondents are fluent or quite fluent in Spanish, whereas 20% only know a few words. The respondents are in general interested in improving the language skills, with 54% of the respondents actively studying Spanish.

Before moving to Spain, 37% of respondents considered moving to another country. France and Italy were the main alternatives, which were considered by 12% and 10% of the Swedish respondents, respectively. Some of the respondents also considered moving to countries such as the USA (8%), Portugal (7%), and Thailand (5%). Malta was only considered by 1% of the respondents. Less than half of the respondents (39%) respond that they had previously lived in another country for at least six months.

With regards to accommodation, 77% of the respondents in the sample have bought their accommodation in Spain, and 14% of the respondents have long-term rental contracts (over one year). Only 8% rent their accommodation short-term or have another type of arrangement. As many as 84% of the Swedish respondents live along the coast in the south or southeast of Spain on the Costa Blanca or the Costa del Sol.

Regarding the respondents' health status, 76% answer that they have good or very good health, 17% mention neither good nor bad health, and 7% suffer from poor health. As many as 26% of the respondents affirm that they pay regular visits to the healthcare due to a chronic disease. For their healthcare needs, 75% have used the public healthcare. Concerning their household income, 62% say that they live comfortably on their current income in Spain, while 31% state that they are coping on their current income in Spain. Only 7% mention that they find it difficult, or very difficult to cope on their current income. Finally, regarding the overall satisfaction of living in Spain, 82% of the Swedish IRM respond that they are highly satisfied.

As is the case for Portugal, it is not possible to analyse whether the sample obtained is representative of Swedish IRM living in Spain, due to a lack of data. This lack of data on migration to Spain has been previously noted in several studies (e.g., Gavanas & Calzada, 2016; King et al. 1998; O'Reilly 1995, 2002; Rodriguez et al., 1998a; Warnes 1991; Zasada et al., 2010). According to the non-governmental organisation Swedes Worldwide (2015), in 2015 there were about 90,000 Swedish citizens living in Spain. However, according to official numbers from the Government of Spain (2019), in 2018 there were only 31,000 Swedish citizens living in Spain, of which 6,100 were 65 years old, or older. Over the last few years, the number of Swedish citizens officially registered in Spain has steadily increased. There are, however, noticeable differences between the official numbers of Swedish citizens living in Spain and the estimated numbers. There are two main reasons for this discrepancy. Firstly, migration including International Retirement Migration to Spain involves a continuum of

mobility which stretches from extended tourist visits, through to seasonal migration and permanent residence, with a wide variety of different migratory and residential arrangements. Secondly, many foreign migrants do not register as Spanish residents for various reasons, and thus formal population statistics and other informal estimations of the numbers of foreign residents in Spain differ widely (Gustafson, 2008; O'Reilly 2000).

3.4. Analysis of Equivalence in the Samples from Portugal and Spain

As this study aims to compare Swedish IRM in Portugal and in Spain, the two samples should be similar in terms of relevant demographic characteristics, in order that country comparisons can be made. This condition needs to be respected, otherwise if there are differences between the two countries, it will not be possible to conclude whether the differences found are due to country differences, or to sample-specific differences (Van de Vijver & Leung, 1997).

Ideally, the respondents in the two countries would provide matched samples, that is to say, samples as similar as possible in terms of demographic characteristics (Adler, 1983; Nasif, Al-Daeaj, Ebrahimi & Thibodeaux, 1991; Van de Vijver & Leung, 1997). However, as Berry et al. (1992) point out, it is almost impossible to select a group in one country which will precisely match a group in another country. Adler (1983) considers that matched samples should be equivalent in key theoretical dimensions across cultures, that is to say, they should be functionally equivalent, but not identical. An alternative is to treat the demographic data as covariates when carrying out data analysis (Van de Vijver & Leung, 1997), which is not always possible, due to sample sizes.

In this study, we follow the usual recommendations for carrying out a detailed analysis with regards to the description of samples, including all the characteristics which can influence

the results, or their interpretation (Boyacigiller & Adler, 1991; Nasif et al., 1991). We therefore attempt to identify the main differences between the samples, as detailed below.

The sample of Swedish IRM is larger in Spain (356 individuals) than in Portugal (219 individuals) and is more equally divided between men (46%) and women (54%) in Spain than in Portugal (63% men and 37% women).

The average age of respondents in Spain is higher (68 years), compared with the respondents from Portugal (66 years). In both countries, the majority of Swedish IRM live together with a partner. The Swedish IRM in Spain have on average lived there for eight years, compared with Swedish IRM in Portugal, who on average have lived there for four years.

A larger proportion of the Swedish IRM living in Portugal (78%) have a university degree compared with the IRM living in Spain (58%). On average, language fluency is higher in Spain (24% are fluent, or quite fluent in Spanish) compared with Portugal (13% are fluent or quite fluent in Portuguese). On the other hand, more Swedish IRM in Portugal (60%) take language lessons than Swedish IRM in Spain (54%).

A larger proportion of respondents living in Portugal (52%) have lived in another country prior to moving to Portugal, compared with the proportion of respondents living in Spain (39%). In Portugal, there is also a larger proportion of respondents who have considered moving to another country before deciding to move to Portugal (66%), compared with the Swedish IRM living in Spain (37%).

A larger proportion of the Swedish IRM in Spain have used public healthcare (75%) compared with the sample from Portugal (50%). Conversely, a larger portion of Swedish IRM in Portugal have used the private healthcare (72%) compared with the sample from Spain (47%). In general, a larger proportion of Swedish IRM in Portugal say they have good or very good health (89%) compared with the sample of Swedish IRM in Spain (76%).

A larger proportion of the Swedish IRM in Portugal live comfortably on their current income (82%) compared with the Swedish IRM in Spain (62%). On the other hand, more Swedish IRM in Spain claim that it is difficult or very difficult to live on their current income (7%) than Swedish IRM in Portugal (0%).

Regarding accommodation, 77% of the respondents in Spain have bought their accommodation compared with 66% of the respondents in Portugal. A larger proportion of the sample from Portugal rent their house (34%) compared with the sample from Spain (21%).

Table 3.6

Characteristics of the Sample of Swedish IRM in Portugal and Spain

Total sample in Portugal – 219			Total sample in Spain – 356	
Gender of sample in Portugal			Gender of sample in Spain	
Male	137	(63%)	163	(46%)
Female	81	(37%)	191	(54%)
Age (sample in Portugal)			Age (sample in Spain)	
Under 50 years	0	(0%)	1	(0%)
50-60 years	16	(7%)	23	(7%)
60-70 years	160	(74%)	159	(46%)
70-80 years	37	(17%)	151	(43%)
Over 80 years	3	(1%)	15	(4%)
Average age	66		68	
Living with partner in Portugal?			Living with partner in Spain?	
Yes	179	(82%)	264	(75%)
Number of years lived in Portugal			Number of years lived in Spain	
Less than 2	88	(42%)	32	(9%)
2-4	72	(34%)	109	(32%)
4-6	30	(14%)	58	(17%)
6-8	4	(2%)	33	(10%)
More than 8	17	(8%)	106	(31%)
Education level of sample in Portugal			Education level of sample in Spain	
Primary education	4	(2%)	24	(7%)
Secondary education	9	(4%)	28	(8%)
Technical school	15	(7%)	55	(16%)
University	169	(78%)	206	(58%)
Other	21	(10%)	41	(12%)
How well do you speak Portuguese?			How well do you speak Spanish?	
Few words (None)	73	(33%)	69	(20%)
Some knowledge	118	(54%)	201	(57%)

Table 3.6

Characteristics of the Sample of Swedish IRM in Portugal and Spain (cont.)

Total sample in Portugal – 219			Total sample in Spain – 356	
Quite fluent	25	(11%)	57	(16%)
Fluent	3	(1%)	26	(7%)
Have you taken/currently take Portuguese lessons			Have you taken/currently take Spanish lessons?	
Yes	131	(60%)	194	(54%)
Have you before lived in another country before this country for at least 6 months?				
Yes	112	(52%)	139	(39%)
Before Portugal, did you consider another country?			Before Spain, did you consider another Country?	
Yes	144	(66%)	133	(37%)
How well do you live in Portugal on your current income?			How well do you live in Spain on your current income?	
Comfortable	180	(82%)	220	(62%)
Manage to live	39	(18%)	111	(31%)
Difficult to live	0	(0%)	20	(6%)
Very difficult to live	0	(0%)	5	(1%)
Housing situation in Portugal?			Housing situation in Spain?	
Short term rent	9	(4%)	24	(7%)
Long term rent	66	(30%)	51	(14%)
Have bought apartment				
/house	144	(66%)	275	(77%)
Other	0	(0%)	6	(2%)
Your health situation (Portugal)			Your health situation (Spain)	
Very bad	0	(0%)	1	(0%)
Bad	1	(0%)	25	(7%)
Neither good/bad	23	(11%)	60	(17%)
Good	98	(45%)	162	(46%)
Very good	96	(44%)	105	(30%)
Experience of public health in Portugal			Experience of public health in Spain	
	110	(50%)	266	(75%)

Chapter 4. Attraction and Retention Reasons of Swedish IRM in Portugal

This chapter attempts to answer the two first objectives of this study with a sample of IRM in Portugal. The first objective is to distinguish between attraction and retention reasons for IRM in Portugal. The second objective is to identify a structure of reasons that attract IRM, as well as a structure of reasons that retain IRM in Portugal.

We start by attempting to identify the most important attraction reasons and retention reasons for Swedish IRM living in Portugal. For this exercise, a descriptive analysis of individual items is carried out. Subsequently, paired samples t-test is performed on the items that are used for both attraction reasons and retention reasons, in order to capture possible differences in the importance of individual items. Finally, a factor analysis is performed on the 22 items of attraction reasons, and on the 21 items of retention reasons, in order to analyse whether a structure of reasons can be identified.

4.1. Analysis of Individual Items

Table 4.1 shows the means and the standard deviations of the 22 items considered for attraction reasons. The top attraction reasons (means above three) are; “Better quality of life” (4.17), “Nicer climate and weather” (4.07), “Personal safety and security” (3.57), “International-standard healthcare” (3.21), “It is easy to communicate in English with Portuguese people” (3.05), and “Tax incentives” (3.04).

The least important attraction reasons (means below two) are; “I have Portuguese relatives” (0.53), “I had work/business connections” (0.85), “I already owned a second home in Portugal” (0.96), “I had previous experience with the Portuguese language” (1.10), “Antipathy towards Sweden” (1.30), “Possibility to find a suitable senior housing if need be” (1.38), and “I already had friends living in Portugal” (1.44).

Table 4.1

Descriptive Analysis of Attraction Reasons in Portugal

	Mean	Std. Deviation
Better quality of life	4.17	.866
Nicer climate and weather	4.07	.868
Personal safety and security	3.57	1.148
International-standard healthcare	3.21	1.115
It is easy to communicate in English with Portuguese people	3.05	1.158
Tax incentives	3.04	1.286
Nice food and wine	2.98	1.053
Admiration for Portugal	2.92	1.296
Good flight connections with Sweden	2.86	1.216
It is easy to make Swedish friends in Portugal	2.63	1.213
Good access to golf	2.52	1.515
Cheaper properties	2.46	1.243
Cheap flight connections with Sweden	2.36	1.182
Slower pace of life	2.26	1.272
Health reasons	2.25	1.322
I already had friends living in Portugal	1.44	1.128
Possibility to find a suitable senior housing if need be	1.38	1.192
Antipathy towards Sweden	1.30	1.040
I had previous experience with the Portuguese language	1.10	1.180
I already owned a second home in Portugal	.96	1.300
I had work/business connections	.85	.999
I have Portuguese relatives	.53	.500

Table 4.2 depicts the descriptive analysis of the 21 retention reasons. The most important reasons (means above three) are; “Nicer climate and weather” (4.25), “Better quality of life” (4.11), “Personal safety and security” (3.80), “Nice food and wine” (3.58), “International-standard healthcare” (3.55), “It is easy to communicate in English with Portuguese people” (3.37), “Good flight connections with Sweden” (3.19), “Health reasons” (3.10), and “Admiration for Portugal” (3.09). It is noteworthy that, contrary to the results for attraction reasons, “Nice food and wine” appears as one of the most important retention reasons, and “Tax incentives” is no longer one of the top priorities.

The least important reasons (means below two) include “I have Portuguese relatives” (0.51), “I have work/business connections” (0.67), and “Antipathy towards Sweden” (1.29).

Table 4.2

Descriptive Analysis of Retention Reasons in Portugal

	Mean	Std. Deviation
Nicer climate and weather	4.25	.732
Better quality of life	4.11	.887
Personal safety and security	3.80	.973
Nice food and wine	3.58	.927
International-standard healthcare	3.55	1.091
It is easy to communicate in English with Portuguese people	3.37	1.077
Good flight connections with Sweden	3.19	1.149
Health reasons	3.10	1.225
Admiration for Portugal	3.09	1.195
I have friends living in Portugal	2.96	1.288
I have good Swedish friends in Portugal	2.94	1.174
Tax incentives	2.80	1.301
Slower pace of life	2.79	1.275
Cheaper properties	2.79	1.280
Cheap flight connections with Sweden	2.78	1.134
I have good Portuguese friends	2.58	1.159
Good access to golf	2.56	1.588
Possibility to find a suitable senior housing if need be	2.13	1.415
Antipathy towards Sweden	1.29	1.008
I have work/business connections	.67	.790
I have Portuguese relatives	.51	.570

We proceed with performing a paired samples t-test to analyse differences in individual items between attraction reasons and retention reasons (Table 4.3). Only the 19 items that are used for both attraction and retention reasons are considered. The differences are not significant for “Admiration for Portugal”, “Good access to golf”, “Antipathy towards Sweden”, “I have Portuguese relatives”, and “Better quality of life” ($p > 0.05$). For “Tax incentives” and “I had/have work/business connections”, the mean for retention reasons is significantly lower than the mean for attraction reasons (positive mean difference). For all other 12 reasons, there is a significant increase of importance, which implies that the mean is significantly higher for retention reasons than for attraction reasons.

Table 4.3

Paired Samples t-test of Attraction and Retention Reasons in Portugal

		Mean	Std. Deviation	t	Df	Sig (2- tailes)
Pair 1	Nicer climate and weather Nicer climate and weather	-.181	.728	-3.678	218	.000
Pair 2	Health reasons Health reasons	-.842	1.221	-10.210	218	.000
Pair 3	Slower pace of life Slower pace of life	-.525	1.090	-7.134	218	.000
Pair 4	Tax incentives Tax incentives	.244	.878	4.106	218	.000
Pair 5	Admiration for Portugal Admiration for Portugal	-.164	1.263	-1.916	218	.057
Pair 6	Cheaper properties Cheaper properties	-.328	1.112	-4.366	218	.000
Pair 7	Good access to golf Good access to golf	-.038	.591	-.946	218	.345
Pair 8	Antipathy towards Sweden Antipathy towards Sweden	.006	.617	.132	218	.895
Pair 9	Nice food and wine Nice food and wine	-.598	.920	-9.619	218	.000
Pair 10	I already had friends living in Portugal I have friends living in Portugal	-1.528	1.437	-15.741	218	.000
Pair 11	I have Portuguese relatives I have Portuguese relatives	.023	.520	.650	218	.516
Pair 12	I had work/business connections I have work/business connections	.183	1.010	2.688	218	.008
Pair 13	It is easy to communicate in English with Portuguese people It is easy to communicate in English with Portuguese people	-.322	.934	-5.096	218	.000
Pair 14	Good flight connections with Sweden Good flight connections with Sweden	-.331	1.044	-4.688	218	.000
Pair 15	Cheap flight connections with Sweden Cheap flight connections with Sweden	-.421	1.040	-5.995	218	.000
Pair 16	International-standard healthcare International-standard healthcare	-.339	1.071	-4.684	218	.000

Table 4.3

Paired Samples t-test of Attraction and Retention Reasons in Portugal (cont.)

		Mean	Std. Deviation	t	Df	Sig (2- tailes)
Pair 17	Possibility to find a suitable senior housing if need be	-.752	1.396	-7.968	218	.000
	Possibility to find a suitable senior housing if need be					
Pair 18	Personal safety and security	-.231	.924	-3.696	218	.000
	Personal safety and security					
Pair 19	Better quality of life	.065	.810	1.191	218	.235
	Better quality of life					

4.2. Exploratory Factor Analysis

When performing factor analysis, with varimax rotation on the 22 items of attraction reasons, the scree plot led to the extraction of four factors. However, “Antipathy towards Sweden” did not clearly load in any of the factors (loadings below 0.35; Field, 2005) and this item is therefore deleted from the analysis. For the remaining 21 items, the four factors explained 47% of the variance. Kaiser-Meyer-Olkin (KMO) test is 0.741, above the recommended value of 0.6 (Field, 2005). For Bartlett’s test of sphericity, the chi-square is 1223.366 and therefore it is significant at $p < 0.001$ (Field, 2005).

Table 4.4

Factor Analysis of Attraction Reasons in Portugal

	Factor			
	1	2	3	4
Health reasons	.520	.066	-.127	.098
International-standard healthcare	.539	.258	.182	.034
Slower pace of life	.699	-.064	-.050	.253
Admiration for Portugal	.478	.216	.287	.090
Cheaper properties	.625	-.012	-.012	.255
Possibility to find a suitable senior housing if need be	.514	-.122	.152	-.071

Table 4.4

Factor Analysis of Attraction Reasons in Portugal (cont.)

	Factor			
	1	2	3	4
Personal safety and security	.735	.209	-.079	.110
Better quality of life	.569	.373	-.262	-.072
Nicer climate and weather	.296	.575	-.224	.029
Tax incentives	-.047	.454	-.319	.124
Good access to golf	-.123	.690	.018	.142
Nice food and wine	.323	.664	.124	-.023
It is easy to communicate in English with Portuguese people	.153	.549	-.099	.346
I already had friends living in Portugal	.037	.208	.515	.181
I have Portuguese relatives	.017	.028	.520	.052
I had work/business connections	-.155	-.181	.717	-.104
I had previous experience with the Portuguese language	.106	-.094	.676	-.013
I already owned a second home in Portugal	-.028	-.139	.646	-.092
Good flight connections with Sweden	.142	.226	-.044	.820
Cheap flight connections with Sweden	.277	.055	.016	.864
It is easy to make Swedish friends in Portugal	.051	.399	.121	.411

Table 4.4 shows the loadings of the items for attraction reasons in the four factors. Items in the first factor appear to be mainly related to issues specifically concerning elderly citizens, such as health and healthcare, personal safety and security, senior housing, and slower pace of life. Therefore, this factor is labelled Senior Needs.

Items in the second factor appear to be mainly related to destination image, or general attractiveness of the country, such as climate, gastronomy, golf, tax incentives and easiness to communicate in English. Therefore, this factor is labelled Attractiveness of Host Country.

Items in the third factor are all related to previous contacts with Portugal, such as friends, family, work connections, as well as having a second home in Portugal. Therefore, this factor is labelled Contacts in Host Country.

Items in the fourth factor are all related to issues of the proximity of the home country, that is to say, maintaining a connection with Sweden; good and cheap flights, and easiness to make Swedish friends in Portugal. Therefore, this factor is labelled Access to Home Country.

When performing factor analysis, with varimax rotation on the 21 items of retention reasons, the scree plot leads to the extraction of four factors. However, “Antipathy towards Sweden”, “Tax incentives”, and “I have good Portuguese friends” do not clearly load in any of the factors (loadings below 0.35; Field, 2005) and these are therefore deleted from the analysis. For the remaining 18 items (Table 4.5), the four factors explain 51% of the variance. The KMO is 0.727, and for Bartlett’s test of sphericity, the chi-square is 1120.505 ($p < 0.001$) (Field, 2005).

Table 4.5

Factor Analysis of Retention Reasons in Portugal

	Factor			
	1	2	3	4
Nicer climate and weather	.458	.446	-.022	-.007
Health reasons	.678	.028	.066	.022
International-standard healthcare	.508	.225	.101	.071
Slower pace of life	.696	-.040	.071	-.168
Admiration for Portugal	.490	-.118	.244	.141
Cheaper properties	.481	-.134	.293	-.015
Possibility to find a suitable senior housing if need be	.424	.073	-.163	.138
Personal safety and security	.617	.307	.155	-.053
Better quality of life	.649	.413	.016	-.098
Good access to golf	-.018	.503	.233	.002
Nice food and wine	.123	.433	.287	-.053
I have friends living in Portugal	.050	.812	-.028	.074
It is easy to communicate in English with Portuguese people	.132	.496	.445	-.134
I have good Swedish friends in Portugal	.080	.812	.111	-.012
Good flight connections with Sweden	.122	.248	.841	-.023
Cheap flight connections with Sweden	.123	.199	.852	.044
I have Portuguese relatives	.002	-.038	.030	.883
I have work/business connections	.039	.013	-.048	.875

Table 4.5 shows the loadings of the items for retention reasons in the four factors. Items included in the first factor continue to be related to specificities of elderly citizens' attraction, and therefore the Senior Needs label is maintained.

For the second factor, several items of the retention reasons are different from those found in the previous analysis for attractions reasons. Namely "Tax incentives" disappear, and two items on friends (Swedish and unknown nationality) enter the factor. Therefore, the content of the factor is now mainly related with social issues, and therefore the Social Life label is used.

The third and fourth factor appear in reverse order from the analysis of attraction reasons. The third factor now only includes issues related to good and cheap flight connections with Sweden. The fourth factor now only includes family and work connections in Portugal. Since the content is similar to those of attraction reasons, the labels of Access to Home Country and Contacts in Host Country are maintained.

4.3. Discussion

In the analysis of Swedish IRM in Portugal, when comparing individual items for attraction reasons with individual items of retention reasons, one of the most noteworthy findings is that "Tax incentives" is among the top attraction reasons, although it is not among the top retention reasons. Conversely, "Nice food and wine" is not one of the main attraction reasons, although it is among the top retention reasons. When carrying out a paired samples t-test, we find that the mean for "Tax incentives" is significantly lower in retention reasons when compared with attraction reasons, while the reverse occurs for "Nice food and wine". One interpretation could be that tax incentives are important for attracting IRM, but afterwards other issues, such as gastronomy, become relevant for them to stay.

The top five attraction reasons are; "Better quality of life", "Nicer climate and weather", "Personal safety and security", "International-standard healthcare", and "It is easy to

communicate in English with Portuguese people”. The top five retention reasons are; “Nicer climate and weather”, “Better quality of life”, “Personal safety and security”, “Nice food and wine”, and “International-standard healthcare”. It is noteworthy that issues connected to the specific needs of elderly people, such as personal safety and security, which have been previously neglected in the literature, play an important role for both attraction and retention reasons.

Besides “Tax incentives”, only one item, namely “I have work/business connections”, has a significant lower mean in retention reasons when compared with attraction reasons. One possible explanation for this is that the decision may have been made in the early days of retirement, when work relations are still very active. A few years later, after having lived in the host country for some time, these connections may not be so active or important.

A few items, such as “Admiration for Portugal”, “Good access to golf”, “Antipathy towards Sweden”, “I have Portuguese relatives”, and “Better quality of life” do not present significant differences in means between attraction reasons and retention reasons, which implies that their level of importance does not differ. For all the remaining 12 of the original 19 items, the mean for retention reasons is significantly higher than the mean for attraction reasons, which implies an increased importance of the item.

The results of the exploratory factor analysis show that, as far as the attraction reasons are concerned, four factors can be identified, namely: 1) Senior Needs - consisting of items related to health and healthcare, personal safety and security, senior housing, and slower pace of life; 2) Attractiveness of Host Country - consisting of items related to climate, gastronomy, golf, tax incentives and easiness to communicate in English; 3) Contacts in Host Country - consisting of items related to friends, family, work connections, as well as having a second home in Portugal, and; 4) Access to Home Country - consisting of items related to good and cheap flights and easiness to make Swedish friends in Portugal.

For retention reasons, four factors are also found, albeit with slight differences in the content. The item “Nicer climate and weather”, which previously clearly loaded in the Attractiveness of Host Country factor, now has similar loadings in the first and second factors. This is not surprising, considering the results of previous studies - which connect climate with health, which is an issue that greatly concerns senior citizens (Casado-Diaz, 2006; Legido-Quigley & McKee, 2012). The item “Tax incentives”, previously clearly loaded in Attractiveness of Host country, did not have clear loadings in any of the factors for retention reasons, and is therefore deleted from the analysis. Once again, this may be interpreted as being due to the tax incentives playing an important role in attraction reasons, but not in retention reasons. The item “It is easy to make Swedish friends in Portugal” clearly loaded in the Access to Home Country factor in the analysis of attraction reasons, but the item “I have good Swedish friends in Portugal” clearly loads with the items of the second factor in the analysis of retention reasons. One possible interpretation could be that, when moving to a foreign country, friends and compatriots in the host country are considered to be a link to the home country and/or a source of common and safe ground. However, after a period of living in the host country, nationality may not be the most salient clue in the array of social connections and therefore Swedish friends load in the same factor as friends in general. The content of the second factor for retention reasons is clearly related to social issues, and therefore the Social Life label is chosen. These findings are in line with previous studies which focus on the importance of social networks among IRM (e.g., Balkir & Kirkulat, 2009; Simó Noguera et al., 2013; Warnes et al., 1999).

Therefore, as far as the retention reasons are concerned, the four factors identified are;

- 1) Senior Needs consisting of items related to climate, health and healthcare, personal safety and security, senior housing, and slower pace of life;
- 2) Social Life consisting of items related to access to golf, gastronomy, easiness to communicate in English and Swedish friends in

Portugal; 3) Contacts in Host Country, consisting of items related to family, and work connections, and; 4) Access to Home Country, consist of items related to good and cheap flights to Sweden.

4.4. Highlights of the Chapter

The following highlights of the chapter are identified:

- The most important attraction reasons are: “Better quality of life”, “Nicer climate and weather”, “Personal safety and security”, “International-standard healthcare”, “It is easy to communicate in English with Portuguese people”, and “Tax incentives”.
- The most important retention reasons are; “Nicer climate and weather”, “Better quality of life”, “Personal safety and security”, “Nice food and wine”, “International-standard healthcare”, “It is easy to communicate in English with Portuguese people”, “Good flight connections with Sweden”, “Health reasons”, and “Admiration for Portugal”.
- Four factors are identified for attraction reasons, namely: 1) Senior Needs; 2) Attractiveness of Host Country; 3) Contacts in Host Country, and; 4) Access to Home Country.
- Four factors are also identified for retention reasons, namely: 1) Senior Needs; 2) Social Life; 3) Contacts in Host Country, and; 4) Access to Home Country. The major difference between the four attraction and four retention factors is that the item “Tax incentives” is not identified as being an important retention reason in Portugal.
- For 12 of the 19 items considered, the mean is significantly higher for retention reasons than for attraction reasons.
- For only two items “Tax incentives”, and “I have work/business connections” have a mean which is significantly higher for attraction reasons than for retention reasons.

Chapter 5. Attraction and Retention Reasons of Swedish IRM in Spain

This chapter attempts to answer the two first objectives of this study with a sample of IRM in Spain. We follow the same structure as in Chapter 4 and start by attempting to identify the most important attraction reasons and retention reasons for Swedish IRM living in Spain. In order to identify these reasons, a descriptive analysis of individual items is carried out. Subsequently, in order to capture possible differences in the importance of individual items, a paired samples t-test is performed on the items that are used for both attraction reasons and retention reasons. Finally, a factor analysis is performed on the 22 items of attraction reasons, and on the 20 items of retention reasons, in order to analyse whether a structure of reasons could also be identified in Spain. Factor analysis is only performed on the items that were also used in the Portuguese version, in order to make comparisons possible.

5.1. Analysis of Individual Items

Table 5.1 shows the means and the standard deviations of the 23 items which were initially considered for attraction reasons. The top attraction reasons (means above three) are: “Better quality of life” (4.20); “Nicer climate and weather” (4.19); “International-standard healthcare” (3.71); “Good flight connections with Sweden” (3.51); “Cheaper to live in Spain” (3.51); “Cheap flight connections with Sweden” (3.31); “Personal safety and security” (3.20), and; “Health reasons” (3.07).

The least important attraction reasons (means below two) are: “I had work/business connections” (1.15); “I have Spanish relatives” (1.16); “Tax incentives” (1.52); “Good access to golf” (1.61), “Antipathy towards Sweden” (1.62), “I had previous experience with the Spanish language” (1.86), and “I already owned a second home in Spain” (1.90).

Table 5.1

Descriptive Analysis of Attraction Reasons in Spain

	Mean	Std. Deviation
Better quality of life	4.20	.745
Nicer climate and weather	4.19	.665
International-standard healthcare	3.71	.919
Good flight connections with Sweden	3.51	1.094
Cheaper to live in Spain	3.51	1.059
Cheap flight connections with Sweden	3.31	1.137
Personal safety and security	3.20	1.047
Health reasons	3.07	1.187
Admiration for Spain	2.75	1.106
Nice food and wine	2.74	1.005
Slower pace of life	2.66	1.069
It is easy to make Swedish friends in Spain	2.64	1.134
Cheaper properties	2.62	1.170
It is easy to communicate in English with Spanish people	2.09	.976
Possibility to find a suitable senior housing if need be	2.08	1.051
I already had friends living in Spain	2.01	1.120
I already owned a second home in Spain	1.90	1.386
I had previous experience with the Spanish language	1.86	1.175
Antipathy towards Sweden	1.62	1.068
Good access to golf	1.61	1.155
Tax incentives	1.52	.891
I have Spanish relatives	1.16	.639
I had work/business connections	1.15	.490

Table 5.2 depicts the descriptive analysis of retention reasons for Spain. The most important reasons (means above three) are: “Nicer climate and weather” (4.42); “Better quality of life” (4.10); “International-standard healthcare” (3.94); “Good flight connections with Sweden” (3.75); “Personal safety and security” (3.70); “Health reasons” (3.70); “Cheap flight connections with Sweden” (3.64); “Cheaper to live in Spain” (3.60); “Nice food and wine” (3.44); “Slower pace of life” (3.27), and; “Cheaper properties” (3.18). The least important reasons (means below two) include: “I have Spanish relatives” (1.19); “I have work/business connections” (1.20); “Antipathy towards Sweden” (1.56); “Good access to golf” (1.64), and; “Tax incentives” (1.78).

Table 5.2

Descriptive Analysis of Retention Reasons in Spain

	Mean	Std. Deviation
Nicer climate and weather	4.42	.612
Better quality of life	4.10	.802
International-standard healthcare	3.94	.867
Good flight connections with Sweden	3.75	1.080
Personal safety and security	3.70	.998
Health reasons	3.70	1.049
Cheap flight connections with Sweden	3.64	1.123
Cheaper to live in Spain	3.60	1.049
Nice food and wine	3.44	1.048
Slower pace of life	3.27	1.116
Cheaper properties	3.18	1.117
I have good Swedish friends in Spain	2.96	1.198
Admiration for Spain	2.88	1.192
I have international friends in Spain	2.80	1.160
Possibility to find a suitable senior housing if need be	2.77	1.237
It is easy to communicate in Spanish with Spanish people	2.73	1.215
It is easy to communicate in English with Spanish people	2.39	.992
I have good Spanish friends in Spain	2.36	1.150
Tax incentives	1.78	1.110
Good access to golf	1.64	1.203
Antipathy towards Sweden	1.56	1.015
I have work/business connections	1.20	.660
I have Spanish relatives	1.19	.726

Subsequently, a paired samples t-test is used to analyse differences in individual items between attraction reasons and retention reasons (Table 5.3). Only the 19 items that are used for both attraction and retention reasons are considered. Differences are not significant for “Antipathy towards Sweden”, “I have Spanish relatives” and “I have work/business connections” ($p > 0.05$). For “Better quality of life”, the mean for retention reasons is significantly lower than the mean for attraction reasons (positive mean difference). For the other 15 of the 19 reasons, there is a significant increase of importance, which implies that the mean is significantly higher for retention reasons than for attraction reasons.

Table 5.3

Paired Samples t-test of Attraction and Retention Reasons in Spain

		Mean	Std. Deviation	t	Df	Sig. (2- tailed)
Pair 1	Nicer climate and weather Nicer climate and weather	-.227	.654	-6.718	373	.000
Pair 2	Health reasons Health reasons	-.613	1.086	-10.854	369	.000
Pair 3	Slower pace of life Slower pace of life	-.594	.973	-11.734	368	.000
Pair 4	Tax incentives Tax incentives	-.243	.736	-6.416	376	.000
Pair 5	Admiration for Spain Admiration for Spain	-.120	.914	-2.540	372	.012
Pair 6	Cheaper properties Cheaper properties	-.543	.898	-11.612	368	.000
Pair 7	Good access to golf Good access to golf	-.041	.391	-1.995	368	.047
Pair 8	Antipathy towards Sweden Antipathy towards Sweden	.061	.687	1.696	370	.091
Pair 9	Nice food and wine Nice food and wine	-.683	.839	-15.757	374	.000
Pair 10	I have Spanish relatives I have Spanish relatives	-.036	.456	-1.484	355	.139
Pair 11	I had work/business connections I have work/business connections	-.051	.721	-1.372	376	.171
Pair 12	It is easy to communicate in English with Spanish people It is easy to communicate in English with Spanish people	-.294	.922	-6.017	355	.000
Pair 13	Good flight connections with Sweden Good flight connections with Sweden	-.241	.859	-5.450	375	.000
Pair 14	Cheap flight connections with Sweden Cheap flight connections with Sweden	-.318	.783	-7.843	372	.000
Pair 15	International-standard healthcare International-standard healthcare	-.212	.895	-4.601	376	.000

Table 5.3

Paired Samples t-test of Attraction and Retention Reasons in Spain (cont.)

		Mean	Std. Deviation	t	Df	Sig. (2- tailed)
Pair 16	Possibility to find a suitable senior housing if need be Possibility to find a suitable senior housing if need be	-.681	1.167	-11.265	372	.000
Pair 17	Personal safety and security Personal safety and security	-.473	.900	-10.200	375	.000
Pair 18	Better quality of life Better quality of life	.092	.711	2.520	376	.012
Pair 19	Cheaper to live in Spain Cheaper to live in Spain	-.084	.811	-2.003	374	.046

5.2. Exploratory Factor Analysis

When conducting an exploratory factor analysis, with varimax rotation on the 22 items of attraction reasons in Spain, the scree plot leads to the extraction of four factors. One item, namely “Antipathy towards Sweden”, does not clearly load in any of the factors (loadings below 0.35; Field, 2005) and therefore this item is deleted from the analysis. For the remaining 21 items of the attraction reasons, the four factors explain 42% of the variance. The KMO is 0.722, which is above the recommended value of 0.6 (Field, 2005). For Bartlett’s test of sphericity, the chi-square is 1454.688, and therefore it is significant at $p < 0.001$ (Field, 2005).

Table 5.4

Factor Analysis of Attraction Reasons in Spain

	Factor			
	1	2	3	4
Nicer climate and weather	.355	.261	-.006	-.227
Health reasons	.583	.012	-.160	-.165
Slower pace of life	.623	-.050	-.131	.127
Tax incentives	.400	-.182	.257	-.034

Table 5.4

Factor Analysis of Attraction Reasons in Spain (cont.)

	Factor			
	1	2	3	4
Admiration for Spain	.502	.056	.170	.395
Cheaper properties	.581	.099	-.142	.066
International-standard health system	.537	.186	.340	-.037
Possibility to find a suitable senior housing if need be	.482	.028	.348	-.008
Personal safety and security	.659	.006	.330	-.029
Better quality of life	.669	.119	.053	-.013
I already owned a second home in Spain	-.018	.341	.161	.239
Good flight connections with Sweden	.080	.883	.143	.020
Cheap flight connections with Sweden	.175	.872	.125	.031
Good access to golf	-.174	.237	.390	-.097
Nice food and wine	.251	-.083	.544	.090
I already had friends living in Spain	-.014	.150	.554	.269
It is easy to communicate in English with Spanish people	-.020	.208	.409	-.245
It is easy to make Swedish friends in Spain	.107	.297	.533	-.098
I have Spanish relatives	.000	.043	-.110	.638
I had work/business connections	-.041	-.116	.369	.463
I had previous experience with the Spanish language	-.009	.102	-.059	.746

Table 5.4 shows the loadings of the items for attraction reasons in the four factors. The results from Spain are similar to the results from Portugal for the first factor, where items appear to be mainly related to issues specifically concerning elderly citizens, such as health and healthcare, personal safety and security, senior housing, and slower pace of life. Issues related to climate and weather are also found in this factor, as is the case for retention reasons in Portugal. Since the main content of the factor relates to senior needs, we maintain the label of Senior Needs.

Items in the second factor are mainly related to issues of accessing the home country, such as good and cheap flights. This factor corresponds to factor four in the results from Portugal, and thus this factor is also labelled Access to Home Country.

Items in the third factor appear to continue to be related to destination image, or general attractiveness of the country, such as gastronomy, and golf. However, contrary to what happens

in Portugal, climate and tax incentives are no longer included in this factor. On the other hand, more items related to social life are included, such as “I already had friends living in Spain” and “It is easy to make Swedish friends in Spain”, in addition to “It is easy to communicate in English with Spanish people”. In sum, items in this factor appear to be more related to social life, as is the case in retention reasons for Portugal, therefore we label this factor Social Life.

Items in the fourth factor are all related to previous contacts with Spain, such as family and work connections, as well as previous experience with the Spanish language. The item related to already having friends in Spain no longer loads in this factor, as it does in Portugal. Given the content of items loading in this factor, we maintain the Contacts in Host Country label.

When performing factor analysis, with varimax rotation on the 20 items of retention reasons, the scree plot leads to the extraction of four factors. However, the item “Antipathy towards Sweden” has a loading below 0.35, and is therefore deleted (Field, 2005). For the remaining 19 items (Table 5.5), the four factors explain 49% of the variance. The KMO is 0.762, above the recommended value of 0.6 (Field, 2005). Bartlett’s test of sphericity, the chi-square is 1761.845 and therefore is significant at $p < 0.001$ (Field, 2005).

Table 5.5

Factor Analysis of Retention Reasons in Spain

	Factor			
	1	2	3	4
Nicer climate and weather	.493	.047	.366	-.030
Health reasons	.643	.195	.008	-.051
Slower pace of life	.683	-.134	.044	.173
Tax incentives	.430	.201	-.277	.077
Admiration for Spain	.544	.109	-.028	.357
Cheaper properties	.675	-.118	.148	.069
Possibility to find a suitable senior housing if need be	.497	.315	.082	.117
Better quality of life	.578	.404	.076	-.040
International-standard healthcare	.445	.560	.045	-.009
Personal safety and security	.511	.521	.038	.057
Good access to golf	-.286	.472	.184	.002

Table 5.5

Factor Analysis of Retention Reasons in Spain (cont.)

	Factor			
	1	2	3	4
Nice food and wine	.213	.469	.064	.252
It is easy to communicate in English with Spanish people	.079	.514	-.010	-.020
I have good Swedish friends in Spain	-.003	.477	.340	-.027
Good flight connections with Sweden	.044	.195	.901	.026
Cheap flight connections with Sweden	.161	.112	.905	.054
I have good Spanish friends in Spain	.268	.024	.000	.691
I have Spanish relatives	.008	-.195	.100	.734
I have work/business connections	-.049	.282	-.068	.714

Table 5.5 shows the loadings of the items for retention reasons in the four factors. Items included in the first factor continue to be related to specificities of elderly citizens, and therefore the Senior Needs label is maintained. It should be noted that “International-standard healthcare” and “Personal safety and security” have simultaneous loadings in two factors. However, given that in the previous analysis these are clearly related to Senior Needs, we choose to maintain them in this factor.

The second and third factors appear in reverse order when compared with the analysis of attraction reasons in Spain. The second factor is now mainly related with social issues, such as gastronomy, golf, easiness to communicate in English with Spanish people, and Swedish friends in Spain. Therefore, the Social Life label continues to be used.

The third factor now only includes issues related to good and cheap flight connections with Sweden, which is similar to the previous analysis, and thus the Access to Home Country label is maintained.

The fourth factor includes family and work connections, as well as having Spanish friends, which is also similar to those of the attraction reasons and also the results from Portugal. Accordingly, the Contacts in Host Country label is maintained. It is noted that the item related to friends from the host country seems to oscillate between Social Life and Contacts in Host Country.

5.3. Discussion

Table 5.1 indicates the top attraction reasons in Spain (means above 3), which are: “Better quality of life”, “Nicer climate and weather”, “International-standard healthcare”, “Good flight connections with Sweden”; “Cheaper to live in Spain”; “Cheap flight connections with Sweden”; “Personal safety and security”, and; “Health reasons”. Several of these reasons are similar to the results in Portugal, although there are slight differences in the individual order of the items between the two countries. A major difference between the two countries is that the items “Good flight connections with Sweden”, “Cheap flight connections with Sweden”, and also “Health reasons”, which are important attraction reasons to Spain, do not rank among the top attraction reasons in Portugal. Another noticeable difference are the items “Tax incentives” and “It is easy to communicate in English with Portuguese people”, which are important attraction reasons in Portugal, but are much less important attraction reasons in Spain.

Table 5.2 shows that the top retention reasons (means above 3) in Spain are: “Nicer climate and weather”; “Better quality of life”; “International-standard healthcare”; “Good flight connections with Sweden”; “Personal safety and security”; “Health reasons”; “Cheap flight connections with Sweden”; “Cheaper to live in Spain”; “Nice food and wine”; “Slower pace of life”, and; “Cheaper properties”. Once again, several of these top retention reasons in Spain are similar to the results in Portugal, although there are slight differences in the order of importance. A major difference between the two countries are the items “Cheap flight connections with Sweden”, “Slower pace of life”, and “Cheaper properties”, all of which are important retention reasons in Spain, but are less important in Portugal. The items “It is easy to communicate in English with Portuguese/Spanish people” and “Admiration for Portugal/Spain” appear as important retention reasons in Portugal, but are less important in Spain.

As was the case for Portugal, it is noteworthy that issues connected to the specific needs of elderly people, such as personal safety and security, which are previously neglected in the literature, also play an important role for both attraction and retention reasons in Spain.

In Spain, only the item “Better quality of life” has a significant lower mean in retention reasons when compared with attraction reasons. One possible explanation for this is that after living in Spain for some time, people realise that not all aspects related to quality of life are better in Spain when compared with life in Sweden. In Portugal, there is no significant difference between attraction reasons and retention reasons for the item “Better quality of life”.

The items “Antipathy towards Sweden”, “I have Spanish relatives”, and “I had/have work/business connections” do not present significant differences in means between attraction reasons and retention reasons, which means that their level of importance does not differ. For all the remaining 15 of the original 19 items, the mean for retention reasons is significantly higher than the mean for attraction reasons, which implies an increased importance of the item. It is noticeable that the item “Tax incentives” show significant results in Spain, given that there actually are no specific tax incentives for Swedish IRM living in Spain. However, since no specification mentioning tax incentives was present in the instrument, it is possible that respondents interpret this as the affirmation that general taxes in Spain are lower than in Sweden. As lower taxes can be associated with lower prices for goods and services, this item could be associated with the perceived lower cost of living in Spain.

Looking at the exploratory factor analysis, the results show that four factors of the attraction reasons can be identified, namely: 1) Senior Needs - consisting of items related to climate, health, healthcare, slower pace of life, tax incentives, cheaper properties, senior housing, personal safety and security, and better quality of life; 2) Access to Home Country - consisting of items related to good and cheap flights. The only item that is left off, is the item “I already owned a second home in Spain”, which is also loaded in the Access to Home Country

factor; 3) Social Life - consisting of items related to gastronomy, golf, having friends already living in Spain, and easiness to communicate in English with Spanish people; and; 4) Contacts in Host Country - consisting of items related to family and previous work connections, as well as previously experience with the Spanish language.

For retention reasons, four factors are also found, albeit with slight differences in the content. The item “Nicer climate and weather”, continues to load in the first factors, i.e., Senior Needs. As we mentioned in the previous Chapter, this is in line with the results of previous studies which connect climate and health, which is an issue which greatly concerns senior citizens (Casado-Diaz, 2006; Legido-Quigley & McKee, 2012). The item “Tax incentives”, continues to load in the first factor. Once again, this may be interpreted as being a conscious or unconscious assumption that the item “Tax incentives” is the same as the perceived lower cost of living in Spain. The items “I already had friends living in Spain” and “It is easy to make Swedish friends in Spain” both clearly load in the Social Life factor in the analysis of attraction reasons. Furthermore, the item “I have good Swedish friends in Spain” clearly loads in the Social Life factor in the analysis of retention reasons. Therefore, when compared with the content of the factor Attractiveness of Host Country and Social Life in Portugal, Spain has more items loading in the factor Social Life which are related with interaction with friends of various nationalities. The content of the second factor for retention reasons is clearly related to social issues, and therefore the Social Life label is chosen. These findings are, as mentioned in the previous Chapter, in line with studies focusing on the importance of social networks among IRM (e.g., Balkir & Kirkulat, 2009; Simó Noguera et al., 2013; Warnes et al., 1999).

In sum, as far as the retention reasons are concerned, the four factors identified are: 1) Senior Needs consisting of items related to climate, health and healthcare, slower pace of life, personal safety and security, senior housing, tax incentives, and cheaper properties; 2) Social Life consisting of items related to access to golf, gastronomy, easiness to communicate in

English with Spanish people, and Swedish friends in Spain; 3) Access to Home Country, consisting of items related to good and cheap flights to Sweden, and; 4) Contacts in Host Country, consisting of items related to Spanish friends, family, and work connections.

5.4. Highlights of the Chapter

The following highlights of the chapter are identified;

- The most important attraction reasons are: “Better quality of life”; “Nicer climate and weather”; “International-standard healthcare”; “Good flight connections with Sweden”; “Cheaper to live in Spain”; “Cheap flight connections with Sweden”; “Personal safety and security”, and; “Health reasons”.
- The most important retention reasons are; “Nicer climate and weather”; “Better quality of life”; “International-standard healthcare”; “Good flight connections with Sweden”; “Personal safety and security”; “Health reasons”; “Cheap flight connections with Sweden”; “Cheaper to live in Spain”; “Nice food and wine”; “Slower pace of life”, and; “Cheaper properties”.
- Four factors are identified for both attraction and retention reasons, namely: 1) Senior Needs; 2) Social Life; 3) Contacts in Host Country, and; 4) Access to Home Country.
- For 15 of the original 19 items, the mean for retention reasons is significantly higher than the mean for attraction reasons, which means an increased importance of this item.
- For the item “Better quality of life”, the mean for retention reasons is significantly lower than for attraction reasons, which implies a decreased importance of this item.
- Although there are no specific tax incentives for IRM in Spain, the item “Tax incentives” appears to be important, both as an attraction reason and as a retention reason. In Spain, “Tax incentives” appear to be interpreted as being general taxes, rather than specific IRM taxes.

Chapter 6. Relationships between Personal Requisites, Experienced Context, and Timeframe to Remain in Portugal

This chapter addresses the third and fourth objectives of this study, with a sample of Swedish IRM in Portugal. The third objective is to distinguish between the importance that IRM attribute to different reasons for coming to/remaining in the host country (*Personal Requisites*), and how they experience their context in the host country (*Experienced Context*). The fourth objective is to analyse how *Personal Requisites* and *Experienced Context* affect the length of time that the IRM plan on staying in the host country, that is to say, the Timeframe to Remain variable.

In order to fulfil these objectives, we analyse the conceptual framework presented in Chapter 2 (Figure 2.1). The results in Chapter 4 provide us with a specification of this framework for Portugal, as we were able to identify four variables of *Personal Requisites*. These four variables correspond to the four factors of retentions reasons, namely: Senior Needs; Social Life; Access to Home Country, and; Contacts in Host Country. As Tax Incentives is a major difference between Portugal and Spain, we decided to include this issue as a fifth variable, under *Personal Requisites* for IRM.

Retention reasons are chosen over attraction reasons, given two main considerations. Firstly, retention reasons result from the ongoing analysis by respondents, whereas attraction reasons result from a past analysis. Consequently, retention reasons are more likely to affect current anticipation of Timeframe to Remain. Secondly, the results indicate that in both Portugal and Spain, the ratings of importance tend to be significantly higher for retention reasons than for attraction reasons. Therefore, it is reasonable to expect that retention reasons are more likely to be taken in consideration when deciding on Timeframe to Remain.

For *Experienced Context* we include the two factors of Sociocultural Adaptation mentioned in the literature review, namely: Interaction and Cognition. We also include the two

variables which concern important issues for senior citizens, namely: Senior Housing and Healthcare. The items related with these variables are described in Chapter 3. Figure 6.1 presents our initial research model.

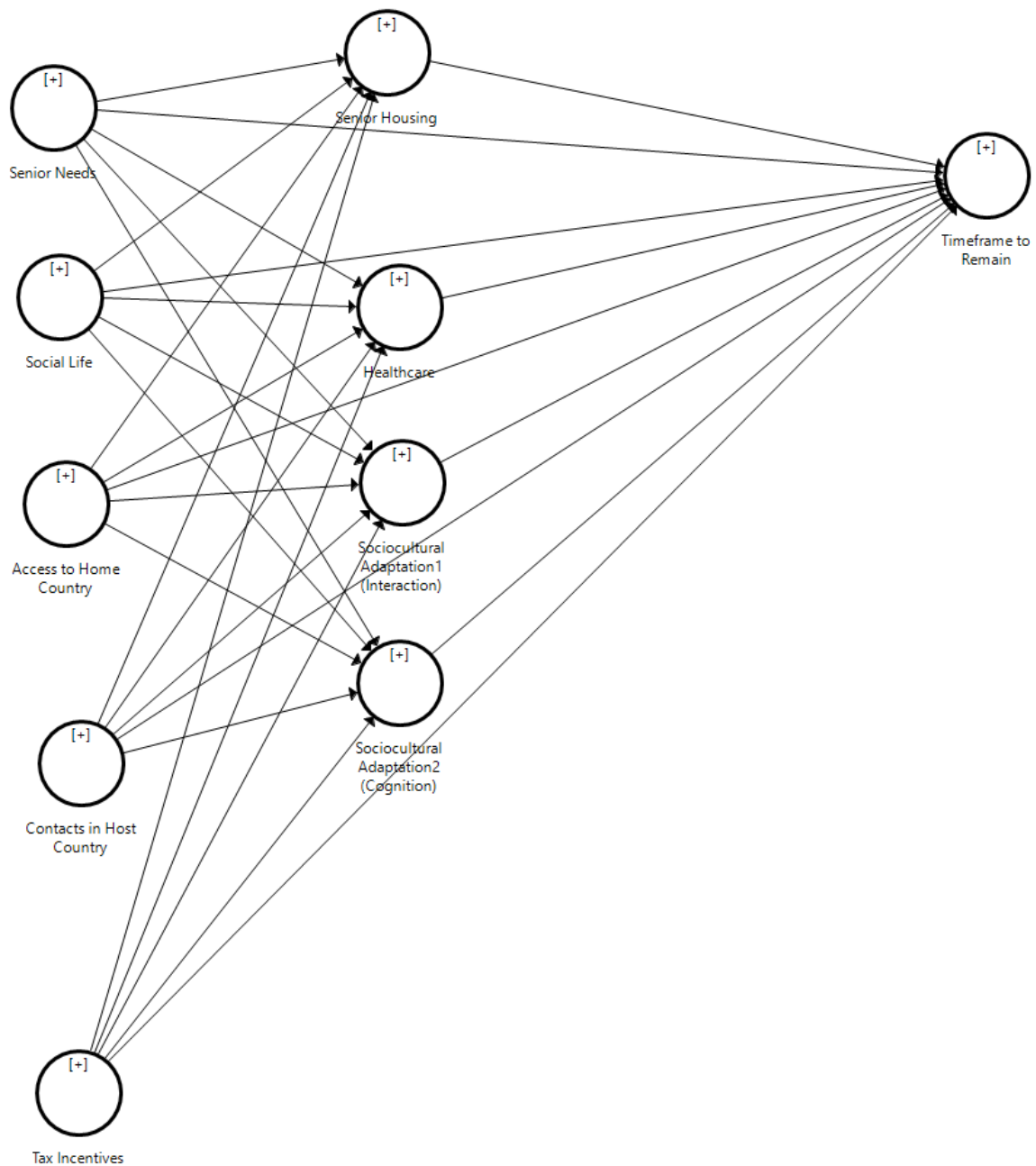


Figure 6.1. Initial research model for IRM in Portugal

Figure 6.1 results from the specification of the conceptual framework presented in Figure 2.1 in Chapter 2. According to this specification, we also propose a sub-division of the four hypotheses presented in Chapter 2. Thus, the initial hypotheses and the proposed sub-hypotheses are:

H1: For each variable of *Personal Requisites*, the importance of that variable is positively associated with the timeframe for which the IRM anticipate remaining in the country.

H1a: The importance of Senior Needs is positively associated with Timeframe to Remain.

H1b: The importance of Social Life is positively associated with Timeframe to Remain.

H1c: The importance of Access to Home Country is positively associated with Timeframe to Remain.

H1d: The importance of Contacts in Host Country is positively associated with Timeframe to Remain.

H1e: The importance of Tax Incentives is positively associated with Timeframe to Remain.

H2: For each variable of *Experienced Context*, the importance of that variable is positively associated with the timeframe for which the IRM anticipate remaining in the country.

H2a: The importance of Senior Housing is positively associated with Timeframe to Remain.

H2b: The importance of Healthcare is positively associated with Timeframe to Remain.

H2c: The importance of Sociocultural Adaptation 1 (Interaction) is positively associated with Timeframe to Remain.

H2d: The importance of Sociocultural Adaptation 2 (Cognition) is positively associated with Timeframe to Remain.

H3: The importance of variables of *Personal Requisites* is positively associated with the importance of the variables of *Experienced Context*.

H3a: The importance of Senior Needs is positively associated with the importance of the *Experienced Context* for IRM.

H3b: The importance of Social Life is positively associated with the importance of the *Experienced Context* for IRM.

H3c: The importance of Access to Home Country is positively associated with the importance of the *Experienced Context* for IRM.

H3d: The importance of Contacts in Host Country is positively associated with the importance of the *Experienced Context* for IRM.

H3e: The importance of Tax Incentives is positively associated with the importance of the *Experienced Context* for IRM.

H4: The relationship between variables of *Personal Requisites* and the timeframe for which IRM anticipate remaining in a country, is mediated by the variables of *Experienced Context*.

H4a: Senior Housing mediates between the importance of *Personal Requisites* and Timeframe to Remain.

H4b: Healthcare mediates between the importance of *Personal Requisites* and Timeframe to Remain.

H4c: Sociocultural Adaptation 1 (Interaction) mediates between the importance of *Personal Requisites* and Timeframe to Remain.

H4d: Sociocultural Adaptation 2 (Cognition) mediates between the importance of *Personal Requisites* and Timeframe to Remain.

To test the hypotheses under study in our model for Portugal, we use structural equation modelling (SEM), with partial least square analysis (PLS). PLS is recommended in early stages of theoretical development, in particular for exploratory research, as is our case. PLS estimates

a less-restricted model than covariance-based models and provides reliable estimates in situations where covariance-based models fail (Henseler et al., 2014). Furthermore, the need for using PLS is also indicated when variables in the study do not follow a normal distribution (Ringle, Wende, & Becker, 2015). When conducting preliminary normality tests using the Kolmogorov-Smirnov test with Lilliefors significance correction with the SPSS package (Statistical Package for the Social Sciences), we found that this was the case for the majority of the original variables in our study.

The paper of Rönkkö and Evermann (2013) is sometimes used to question the PLS approach to SEM. However, this criticism has been contended by Henseler et al. (2014), who provided evidence that the shortcomings identified by Rönkkö and Evermann (2013) are not due to problems with the techniques, but rather to problems in the study carried out.

6.1. Measurement Models

Nine measurement models are analysed, where five concern *Personal Requisites* and four concern *Experienced Context*. For *Personal Requisites*, we consider the four variables that are identified in Chapter 4 namely: Senior Needs; Social Life; Access to Home Country, and; Contacts in Host Country, as well as their respective items. As mentioned earlier, we also include Tax Incentives as a variable, since it represents an important difference between Portugal and Spain. For *Experienced Context*, we consider the four variables identified in the literature review, namely: Senior Housing; Healthcare; Sociocultural Adaptation 1 (Interaction), and; Sociocultural Adaptation 2 (Cognition).

The initial analyses with PLS show cases of poor item reliability, which leads to the exclusion of these items from the analyses. Table 6.1 shows the final items that are used for each variable, as well as their means and standard deviations.

Table 6.1

Means, Standard Deviations and Standardized Loadings of Indicators

Latent variables and indicators	Mean	Std deviation	Loading	Bootstrap t-test	p-value
Senior Needs					
RR1- Nicer climate and weather.	4.247	0.732	0.646	4.764	0.000
RR19 – Personal safety and security.	3.799	0.973	0.763	6.486	0.000
RR21 – Better quality of life.	4.108	0.887	0.867	9.345	0.000
RR3 – Slower pace of life.	2.789	1.275	0.589	4.590	0.000
Social Life					
RR10 – I have friends living in Portugal.	2.963	1.288	0.877	13.021	0.000
RR16 – I have good Swedish friends in Portugal.	2.941	1.174	0.943	18.680	0.000
Access to Home Country					
RR14 – Good flight connections with Sweden.	3.189	1.149	0.953	26.723	0.000
RR15 – Cheap flight connections with Sweden.	2.778	1.134	0.910	19.125	0.000
Contacts in Host Country					
RR11 – I have Portuguese relatives.	0.511	0.570	0.903	2.432	0.000
RR12 – I have work/business connections.	0.667	0.790	0.878	2.571	0.003
Tax Incentives					
RC4 – Tax incentives (importance for coming).	3.043	1.286	0.945	38.133	0.000
RR4 – Tax incentives (importance for remaining).	2.799	1.301	0.936	32.979	0.000
Senior Housing					
SH1_R – I would not consider moving to senior housing in Portugal under any circumstances.	3.406	1.349	0.664	7.945	0.000
SH2 – I would consider moving to senior housing in Portugal if it has good living conditions.	3.160	1.298	0.935	40.809	0.000
SH3 – I would consider moving to senior housing in Portugal if there is a good quality/cost balance.	2.968	1.322	0.917	35.467	0.000
SH4 – I would consider moving to senior housing in Portugal if I could have friends moving there as well.	2.875	1.202	0.695	7.850	0.000
Healthcare					
HS1 – I would recommend other Swedish people to use the public healthcare in Portugal.	3.530	0.920	0.560	5.252	0.000

Table 6.1

Means, Standard Deviations and Standardized Loadings of Indicators (cont.)

Latent variables and indicators	Mean	Std deviation	Loading	Bootstrap t-test	p-value
HS3 – As far as Medical knowledge is concerned, Portuguese doctors are as good as Swedish doctors.	3.991	0.914	0.757	9.883	0.000
HS4 – As far as doctor-patient relationships are concerned, Portuguese doctors are as good as Swedish doctors.	4.001	0.982	0.740	8.914	0.000
HS5_R – If I need to have a medical check-up, I try to do it when I am in Sweden.	3.578	1.416	0.806	14.918	0.000
HS6 – If I need to have an operation or special treatment, I would gladly do so in Portugal.	3.288	1.239	0.813	18.957	0.000
Sociocultural Adaptation 1 (Interaction)					
SCA1 – I find it easy to make Portuguese friends.	2.721	0.934	0.725	13.723	0.000
SCA17 – I feel comfortable communicating with Portuguese people.	3.470	0.945	0.696	11.795	0.000
SCA3 – It is easy to communicate with Portuguese people on a daily basis.	3.482	0.973	0.740	13.821	0.000
SCA4 – I like to shop in Portugal.	4.132	0.799	0.689	9.677	0.000
SCA5 – I am often invited to social events / get-togethers by Portuguese friends.	2.438	1.040	0.658	10.169	0.000
SCA6 – I feel at ease when interacting with Portuguese people.	3.334	0.96	0.771	15.828	0.000
Sociocultural Adaptation 2 (Cognition)					
SCA14 – I understand the political system in Portugal.	2.534	1.052	0.640	7.274	0.000
SCA18 – I understand the influence of Catholicism in Portugal.	2.763	1.031	0.601	6.379	0.000
SCA23 – I understand Portuguese and the local dialect where I live.	2.064	1.160	0.856	21.773	0.000
SCA24 – It is easy for me to make myself understood when I speak Portuguese.	2.175	1.095	0.802	14.816	0.000
SCA7 – I feel that I understand Portuguese jokes and humour.	2.169	0.916	0.621	7.814	0.000

Note: Reverse-scored items are denoted with a (_R).

Table 6.2 shows that, as far as reliability is concerned, all Cronbach's alphas for the latent variables are above the acceptable internal consistency level of 0.7 (Hair, Ringle, & Sarstedt, 2011; Nunnally & Bernstein, 1994). The composite reliabilities for all latent variables are higher than the 0.7 threshold, and all without exception exceed 0.8, which indicates construct reliability (Fornell & Larcker, 1981). The standardised loadings of indicators are all larger than 0.5 (Table 6.1), which indicates no measurement problems (Ringle et al., 2015).

Table 6.2

Reliability and Validity Measures

Latent variable	Cronbach's Alpha	Composite Reliability	Average variance extracted (AVE)
Senior Needs	0.707	0.812	0.525
Social Life	0.800	0.906	0.829
Access to Home Country	0.852	0.929	0.868
Contacts in Host Country	0.741	0.885	0.794
Tax Incentives	0.870	0.939	0.885
Senior Housing	0.819	0.883	0.660
Healthcare	0.804	0.857	0.548
Sociocultural Adaptation 1 (Interaction)	0.808	0.862	0.510
Sociocultural Adaptation 2 (Cognition)	0.757	0.834	0.507

Subsequently, the convergent and discriminant validities are analysed. For convergent validity, the average variance extracted (AVE) for each latent variable is found to exceed the threshold of 0.5 (Table 6.2), indicating a high convergent validity and the uni-dimensionality of the constructs (Fornell & Larcker, 1981). To complement the analysis of convergent validity, bootstrapped t-statistics of the indicators' standardised loadings are calculated. They are all significant for $p < 0.001$ (Table 6.1), which verifies the high convergent validity of the measurement model (Anderson & Gerbing, 1988).

For discriminant validity, the square root of the AVE is compared with the correlations for each pair of latent variables. Since the square roots of the AVE for all pairs are higher than

the correlations (Table 6.3), it can be concluded that each latent variable shares more variance with its own measurement than with other constructs, which is evidence of discriminant validity (Fornell & Larcker, 1981).

Table 6.3

Correlations between Latent Variables and Square Roots of Average Variance Extracted

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Senior Needs (1)	0.725								
Social Life (2)	0.375	0.910							
Access to Home Country (3)	0.308	0.307	0.932						
Contacts in Host Country (4)	-0.062	-0.006	-0.011	0.891					
Tax Incentives (5)	0.035	0.175	0.148	-0.057	0.941				
Senior Housing (6)	0.168	0.042	-0.144	-0.079	-0.018	0.812			
Healthcare (7)	0.137	-0.182	-0.220	-0.033	-0.102	0.225	0.741		
Sociocultural Adaptation 1 (8)	0.202	-0.027	0.117	0.040	-0.113	0.059	0.227	0.714	
Sociocultural Adaptation 2 (9)	0.007	-0.174	-0.054	0.070	-0.232	0.033	0.197	0.417	0.712

Note. Numbers in bold denote the square root of the average variance extracted (AVE).

6.2. Structural Model

As there is evidence of reliability and validity in the measurement models, the next step is to carry out an analysis of the initial research model, in order to test the hypotheses under study (Henseler, Ringle, & Sinkovics, 2009).

Using bootstrapping and pseudo t-tests to analyse the significance of the path coefficients, it is found that of the 29 direct relationships analysed, only 11 are significant, i.e., they have a t-value above 1.96 ($p < 0.05$). Table 6.4 summarises the significant relationships found.

Table 6.4

Bootstrapping Direct Effects – Significant relationships

		β	t-test	p-value
H1e	Tax Incentives --> Timeframe to Remain	-0.164	2.545	0.011
H2a	Senior Housing --> Timeframe to Remain	0.226	3.724	<0.001
H2c	Sociocultural Adaptation 1 (Interaction) --> Timeframe to Remain	0.201	2.819	0.005
H2d	Sociocultural Adaptation 2 (Cognition) --> Timeframe to Remain	0.150	2.341	0.019
H3a	Senior Needs --> Senior Housing	0.234	2.268	0.023
H3a	Senior Needs --> Healthcare	0.293	4.034	<0.001
H3a	Senior Needs --> Sociocultural Adaptation 1 (Interaction)	0.202	2.168	0.03
H3b	Social Life --> Healthcare	-0.218	3.031	0.002
H3b	Social Life --> Sociocultural Adaptation 2 (Cognition)	-0.174	2.316	0.021
H3c	Access to Home Country --> Senior Housing	-0.216	2.239	0.025
H3c	Access to Home Country --> Healthcare	-0.243	3.038	0.002

For H1, there is only one significant relationship, which is between Tax Incentives and Timeframe to Remain ($\beta=-0.164$, $p=0.011$), however, this relationship has a reverse sign of H1e. Therefore, none of the sub-hypotheses of H1 are validated.

For H2, three relationships between *Experienced Context* and Timeframe to Remain are significant. Senior Housing conditions is positively associated with Timeframe to Remain ($\beta=0.226$, $p<0.001$), confirming H2a. Both variables of Sociocultural Adaptation are positively

associated with Timeframe to Remain ($\beta=0.201$, $p=0.005$ for factor 1 (Interaction) and $\beta=0.150$, $p=0.019$ for factor 2 (Cognition)), which thus also confirms H2c and H2d.

For H3, there are seven significant relationships between variables of *Personal Requisites* and variables of *Experienced Context*. First, Senior Needs is positively associated with Senior Housing ($\beta=0.234$, $p=0.023$), with Healthcare ($\beta=0.293$, $p<0.001$), and Sociocultural Adaptation 1 (Interaction) ($\beta=0.202$, $p=0.03$), which thus partially confirms H3a. Second, Social Life is negatively associated with both Healthcare ($\beta=-0.218$, $p=0.002$) and Sociocultural Adaptation 2 (Cognition) ($\beta=-0.174$, $p=0.021$), which thus has a reverse sign of what was expected in H3b. Further, no significant relationship is found with Senior Housing and Sociocultural Adaptation 1 (Interaction), and therefore H3b is not validated. Third, Access to Home Country is negatively related with both Senior Housing ($\beta=-0.216$, $p=0.025$) and with Healthcare ($\beta=-0.243$, $p=0.002$), which also has a reverse sign, like H3c. Furthermore, no significant relationships are found between this variable and the two variables of Sociocultural Adaptation. Therefore, H3c is not validated. The fourth *Personal Requisites* variable, i.e., Contacts in Host Country, does not have any significant relationship. The fifth *Personal Requisites* variable, i.e., Tax Incentives, is not associated with any of the *Experienced Context* variables (Table 6.4).

For the fourth hypothesis H4 on indirect effects, there are only two mediating effects which are significant. Senior Housing is a mediator between Senior Needs and Timeframe to Remain ($\beta=0.053$, $p=0.023$), as well as a mediator between Access to Home Country and Timeframe to Remain ($\beta=-0.049$, $p=0.025$), which thus partially confirms H4a (Table 6.5).

Table 6.5

Bootstrapping Indirect Effects – Significant relationships

		β	t-test	p-value
H4a	Senior Needs --> Senior Housing --> Timeframe to Remain	0.053	2.268	0.023
H4a	Access to Home Country --> Senior Housing --> Timeframe to Remain	-0.049	2.239	0.025

Figure 6.2 shows the final structural model, after deleting the relationships which are not significant. Since Contacts in Host Country did not have any significant relationship with any other variable, this variable is deleted from the model in Portugal.

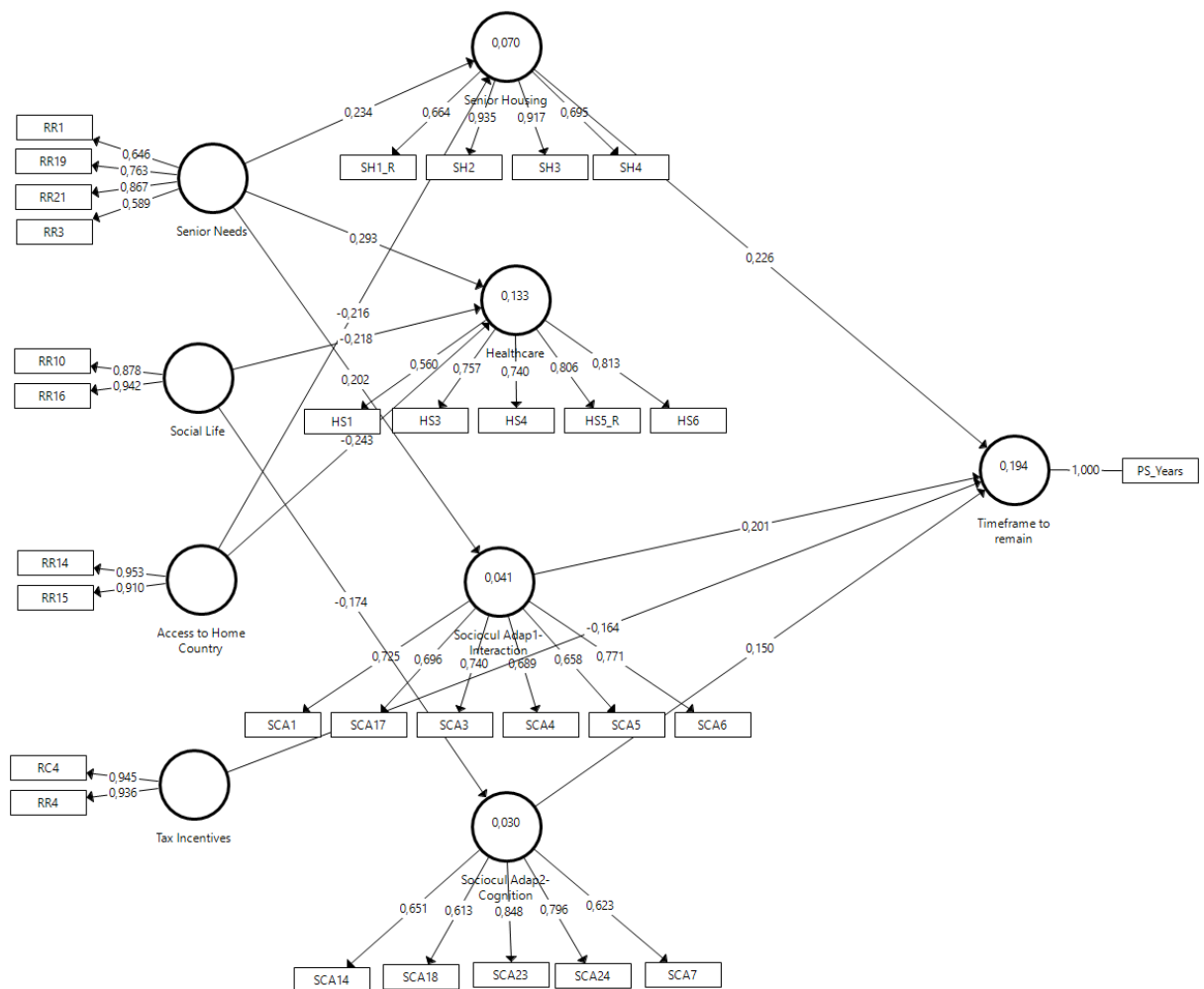


Figure 6.2. Final structural model for IRM in Portugal

We analysed the coefficient of determination (R^2) of the endogenous construct, in order to evaluate the explanatory power of the model (Sarstedt, Ringle, Smith, Reams, & Hair Jr, 2014). The model explains 19.4 % of variance for Timeframe to Remain (Figure 6.2). Finally, the predictive relevance is analysed by using blindfolding to calculate Stone-Geiser's Q^2 . When the values of Q^2 are above zero, the model is considered to have predictive relevance (Hair et al., 2011). This is the case for the endogenous construct in this research study, where $Q^2=0.145$.

6.3. Discussion

The study analyses how variables of a *Personal Requisites* and *Experienced Context* affect the timeframe for which IRM anticipate remaining in their new host country, Portugal.

For the five *Personal Requisites* variables analysed, namely: Senior Needs; Social Life; Access to Home Country; Contacts in Host Country, and; Tax Incentives, only Tax Incentives have a direct effect on Timeframe to Remain. However, this effect is negative, which means that the less important the favourable tax incentives are for the IRM, the longer they plan to stay in Portugal. One possible reason for this may be that the favourable Portuguese tax incentives are only valid for a certain period of time, which for Swedish IRM arriving in Portugal before 2020, is a maximum of ten years. Thus, for those IRM who consider the tax incentives to be important, it is less attractive to remain in Portugal after the expiration of the tax incentives.

For the four variables of *Experienced Context*, namely: Senior Housing; Healthcare; Sociocultural Adaptation 1 (Interaction), and; Sociocultural adaptation 2 (Cognition), all directly affect Timeframe to Remain, except for Healthcare.

The results indicate that those IRM who have a more positive attitude towards moving to Senior Housing in Portugal are planning to stay in the country for a longer time. Since IRM in Portugal are in early years of retirement, considering moving into Senior Housing requires

planning ahead, hence the longer timeframe that they anticipate remaining in Portugal. Similarly, the higher the Sociocultural Adaptation of IRM, both in terms of Interaction and Cognition, the longer they plan to remain in Portugal. Sociocultural Adaptation 1 (Interaction) includes such items as: easiness to find Portuguese friends; easiness to communicate with Portuguese people, and; being invited to social events by Portuguese friends. Sociocultural Adaptation 2 (Cognition) includes items such as: understanding the political and religious system; understanding the language, and; understanding Portuguese jokes and humour. Therefore, it seems logical that the more the Swedish IRM are adapted to the Portuguese society in terms of Sociocultural Adaptation 1 (Interaction) and Cognition, the longer time they plan to remain in Portugal. By contrast, the result for Healthcare having no significant association with Timeframe to Remain in Portugal, which could be due to the fact that many Swedish IRM prefer to use the healthcare in Sweden, rather than in Portugal.

When analysing the relationship between the *Personal Requisites* variables and the *Experienced Context* variables, seven relationships are found.

First, positive relationships are found between Senior Needs and the three variables of Senior Housing, Healthcare, and Sociocultural Adaptation 1 (Interaction). Concerning the positive relationship between Senior Needs and Senior Housing, the higher the importance attributed by Swedish IRM to finding better conditions for their lives as seniors (in terms of quality of life and personal security, for example) then the longer they consider staying in Portugal, even if this entails moving to Senior Housing. The relationship between Senior Needs and Healthcare indicates that the more Senior Needs are important for IRM, the more positive they are to using Healthcare in Portugal. This relationship is logical, as Healthcare is an essential topic for maintaining quality of life as senior citizens.

Finally, a positive relationship is found between Senior Needs and Sociocultural Adaptation 1 (Interaction). This means that the more Senior Needs are important for IRM, the more they are interested in interacting with the Portuguese. It is possible that Swedish IRM, in their search for a higher quality of life and higher safety, identify having Portuguese friends as contributing to this concern.

Secondly, negative relationships are found between Social Life and the two variables of Healthcare, and Sociocultural Adaptation 2 (Cognition). It is noteworthy that in the sample of Swedish IRM in Portugal, Social Life is mainly equated with having Swedish friends who are also living in Portugal. This can be interpreted as Swedish IRM in Portugal preferring to remain in a Swedish environment, which may restrain them from frequenting Portuguese contexts (such as the Portuguese healthcare system), or to invest in understanding issues of the Portuguese language, political system, and religion, such as those involved in Sociocultural Adaptation 2 (Cognition).

Thirdly, negative relationships are found between Access to Home Country and the two variables of Senior Housing and Healthcare. If Access to Home Country is important for an IRM, then it is likely that they have a strong attachment (e.g., family, friends, property) to Sweden and regularly travel there. As a result of these strong links with their home country, such IRM are considering less moving to Senior Housing in the new host country. Furthermore, if they travel regularly to Sweden, they have frequent access to Swedish healthcare and less of a need to access Portuguese healthcare.

In this study, two significant mediating effects are found between the *Personal Requisites* variables and Timeframe to Remain. In both cases, Senior Housing is the mediator. Senior Housing mediates the relationship between Senior Needs and Timeframe to Remain, as well as the relationship between Access to Home Country and Timeframe to Remain. Thus, although Senior Needs and Access to Home Country are not directly associated with Timeframe

to Remain, they are indirectly associated through the consideration of going to Senior Housing. For policymakers, this is an interesting result, which demonstrates the importance of investing in senior housing conditions which are attractive for Swedish retirees.

6.4. Highlights of the Chapter

The following highlights of the chapter are identified:

- For *Personal Requisites*, the variable Tax Incentives is significantly and negatively associated with Timeframe to Remain.
- For *Experienced Context*, there is a positive association between Senior Housing, Sociocultural Adaptation 1 (Interaction) and Sociocultural Adaptation 2 (Cognition) with Timeframe to Remain.
- Senior Needs include items related to climate, safety, and quality of life. The more these aspects are important for Swedish IRM, the more they consider staying in Portugal in senior housing, using Portuguese healthcare, and interacting with Portuguese people
- Social Life only includes items concerning relationships with other Swedes. This variable is negatively related with both Healthcare and Sociocultural Adaptation 2 (Cognition). Therefore, the more important relationships with other Swedes are for IRM, the more they prefer to remain in a Swedish environment, and they thus avoid Portuguese healthcare and neglect to learn more of the Portuguese society in terms of politics and religion.
- Access to Home Country includes items of good and cheap flights to Sweden. The more important this is for Swedish IRM, the less they consider staying in senior housing and the less they consider using Portuguese healthcare.
- Contacts in Host Country does not present any significant relationship, and consequently is deleted from the model.
- One variable of *Experienced Context*, namely Senior Housing, mediates between the *Personal Requisites* and Timeframe to Remain factors.

Chapter 7. Relationships between Personal Requisites, Experienced Context and Timeframe to Remain in Spain

This chapter follows the same structure as Chapter 6 and addresses the third and fourth objectives of this study with a sample of Swedish IRM in Spain. In order to fulfil these objectives, we analyse the conceptual framework presented in Chapter 2 (Figure 2.1), using the results in Chapter 5 to provide a specification of this framework for Spain. Chapter 5 identifies four variables of *Personal Requisites*, which correspond to the four factors for retention reasons, namely: Senior Needs; Social Life; Access to Home Country, and; Contacts in Host Country. In addition, we also include Tax Incentives as a variable, since it represents an important difference between Portugal and Spain. Figure 7.1 depicts the initial research model under study, which is identical to the initial research model for Portugal (Figure 6.1.) with regards the *Personal Requisites* and *Experienced Context* variables. However, as explained in Chapters 4 and 5, the measurements of these variables include different items in Portugal and in Spain.

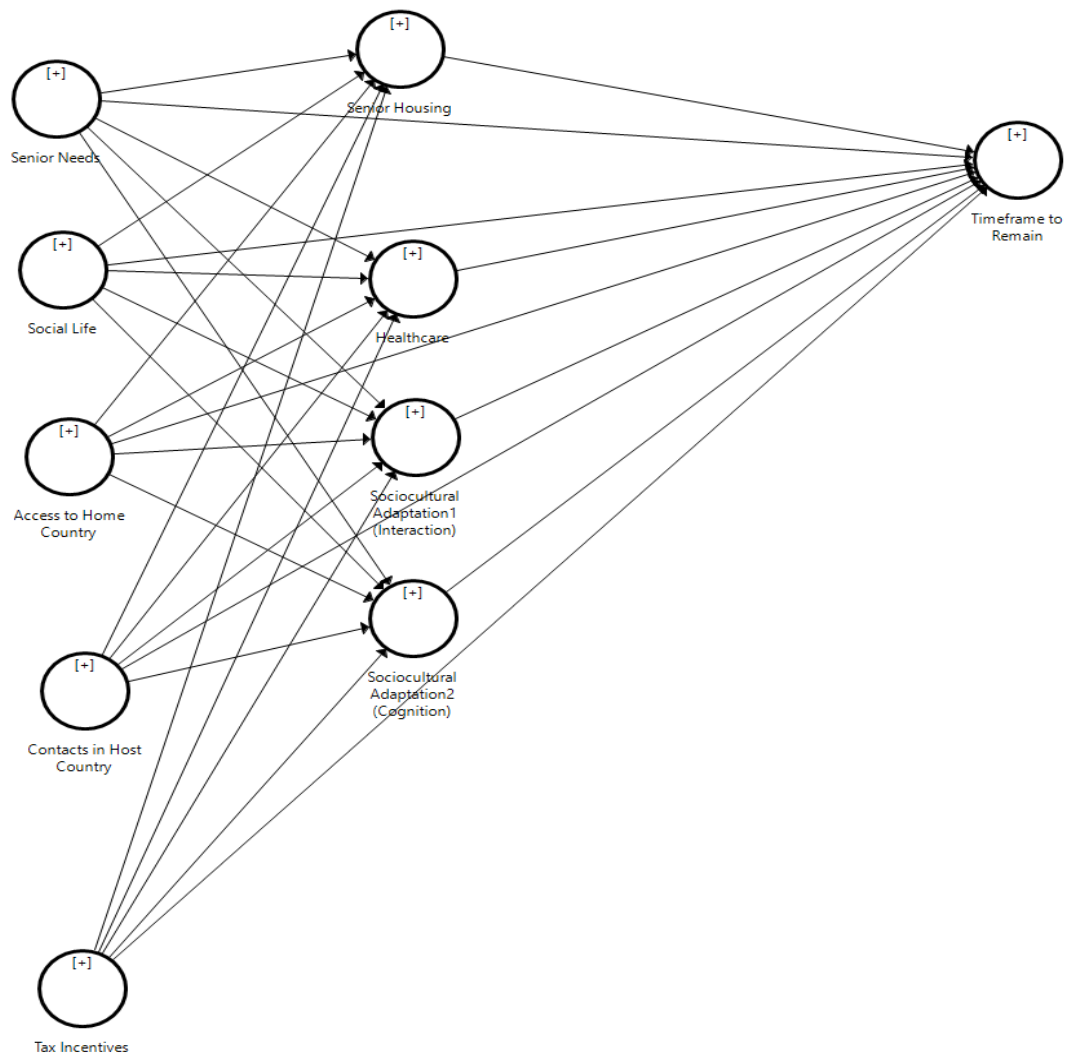


Figure 7.1. Initial research model for IRM in Spain

Similarly to the Portuguese study, we propose the following hypotheses and sub-hypotheses:

H1: For each variable of *Personal Requisites*, the importance of that variable is positively associated with the timeframe the IRM anticipate remaining in the country.

H1a: The importance of Senior Needs is positively associated with Timeframe to Remain.

H1b: The importance of Social Life is positively associated with Timeframe to Remain.

H1c: The importance of Access to Home Country is positively associated with Timeframe to Remain.

H1d: The importance of Contacts in Host Country is positively associated with Timeframe to Remain.

H1e: The importance of Tax Incentives is positively associated with Timeframe to Remain.

H2: For each variable of *Experienced Context*, the importance of that variable is positively associated with the timeframe the IRM anticipate remaining in the country.

H2a: The importance of Senior Housing is positively associated with Timeframe to Remain.

H2b: The importance of Healthcare is positively associated with Timeframe to Remain.

H2c: The importance of Sociocultural Adaptation 1 (Interaction) is positively associated with Timeframe to Remain.

H2d: The importance of Sociocultural Adaptation 2 (Cognition) is positively associated with Timeframe to Remain.

H3: The importance of variables of *Personal Requisites* is positively associated with the importance of the variables of *Experienced Context*.

H3a: The importance of Senior Needs is positively associated with the importance of the *Experienced Context* for IRM.

H3b: The importance of Social Life is positively associated with the importance of the *Experienced Context* for IRM.

H3c: The importance of Access to Home Country is positively associated with the importance of the *Experienced Context* for IRM.

H3d: The importance of Contacts in Host Country is positively associated with the importance of the *Experienced Context* for IRM.

H3e: The importance of Tax incentives is positively associated with the importance of the *Experienced Context* for IRM.

H4: The relationship between variables of *Personal Requisites* and the timeframe for which IRM anticipate remaining in a country, is mediated by variables of *Experienced Context*.

H4a: Senior Housing mediates between the importance of *Personal Requisites* and Timeframe to Remain.

H4b: Healthcare mediates between the importance of *Personal Requisites* and Timeframe to Remain.

H4c: Sociocultural Adaptation 1 (Interaction) mediates between the importance of *Personal Requisites* and Timeframe to Remain.

H4d: Sociocultural Adaptation 2 (Cognition) mediates between the importance of *Personal Requisites* and Timeframe to Remain.

Similar to the previous chapter, we use PLS-SEM to test the relationships under study. We therefore start by analysing the measurement models, and, subsequently, we analyse the structural model.

7.1. Measurement Models

The initial analyses with PLS show cases of poor item reliability, which leads to the exclusion of these items from the analyses. The Contacts in Host Country variable is also deleted from the analysis, due to poor item reliability.

Table 7.1 shows the items that are used for each latent variable in Spain, as well as their means and standard deviations.

Table 7.1

Means, Standard Deviations and Standardised Loadings of Indicators

Latent variables and indicators	Mean	Std deviation	Loading	Bootstrap t-test	p-value
Senior Needs					
RR2 – Health reasons.	3.701	1.047	0.668	13.203	0.000
RR21 – Better quality of life.	4.102	0.801	0.729	22.356	0.000
RR22 – Cheaper to live in Spain.	3.597	1.048	0.766	22.224	0.000
RR3 – Slower pace of life.	3.273	1.115	0.661	14.160	0.000
RR6 – Cheaper properties.	3.175	1.116	0.733	17.512	0.000
Social Life					
RR10a – I have good Spanish friends in Spain.	2.356	1.148	0.862	59.132	0.000
RR10b – I have international friends in Spain.	2.798	1.158	0.636	11.102	0.000
RR12 – I have work/business connections in Spain.	1.203	0.659	0.466	5.675	0.000
RR13b – It is easy to communicate in Spanish with Spanish people.	2.725	1.214	0.792	27.579	0.000
Access to Home Country					
RR14 – Good flight connections with Sweden.	3.749	1.078	0.975	22.356	0.000
RR15 – Cheap flight connections with Sweden.	3.645	1.121	0.943	21.159	0.000
Tax Incentives					
RC4 – Tax incentives (importance for coming).	1.522	0.890	0.935	71.046	0.000
RR4 – Tax incentives (importance for remaining).	1.777	1.108	0.938	80.474	0.000
Senior Housing					
SH1_R – I would not consider moving to senior housing in Spain under any circumstances.	3.485	1.411	0.646	11.230	0.000
SH2 – I would consider moving to senior housing in Spain if it has good living conditions.	3.236	1.317	0.901	42.643	0.000
SH3 – I would consider moving to senior housing in Spain if there is a good quality/cost balance.	3.219	1.349	0.916	76.253	0.000
SH4 – I would consider moving to senior housing in Spain if I could have friends moving there as well.	2.949	1.308	0.529	8.306	0.000
Healthcare					
HS1 – I would recommend other Swedish people to use the public healthcare in Spain.	4.459	0.789	0.662	12.433	0.000

Table 7.1

Means, Standard Deviations and Standardised Loadings of Indicators (cont.)

Latent variables and indicators	Mean	Std deviation	Loading	Bootstrap t-test	p-value
HS3 – As far as medical knowledge is concerned, Spanish doctors are as good as Swedish doctors	4.654	0.639	0.621	7.366	0.000
HS5_R – If I need to have a medical check-up, I try to do it when I am in Sweden.	3.725	1.394	0.790	25.662	0.000
HS6 – If I need to have an operation or special treatment, I would gladly do so in Spain.	3.723	1.351	0.867	46.620	0.000
Sociocultural Adaptation 1 (Interaction)					
SCA1 – I find it easy to make Spanish friends.	2.479	1.107	0.770	33.390	0.000
SCA12 – I find it easy to deal with people in positions of authority in Spain (e.g., the police).	2.911	1.099	0.450	8.684	0.000
SCA17 – I feel comfortable communicating with Spanish people.	3.054	1.166	0.780	32.643	0.000
SCA3 – It is easy to communicate with Spanish people on daily basis.	3.068	1.130	0.813	35.764	0.000
SCA4 – I like to shop in Spain.	4.232	0.713	0.482	9.609	0.000
SCA5 – I am often invited to social events/get-togethers by Spanish friends.	2.056	1.095	0.797	40.072	0.000
SCA6 – I feel at ease when interacting with Spanish people.	2.881	1.210	0.879	77.296	0.000
Sociocultural Adaptation 2 (Cognition)					
SCA14 – I understand the political system in Spain.	2.589	1.143	0.587	12.458	0.000
SCA18 – I understand the influence of Catholicism in Spain.	2.856	1.166	0.600	13.640	0.000
SCA23 – I understand Spanish and the local dialect where I live.	2.593	1.229	0.906	102.977	0.000
SCA24 – It is easy for me to make myself understood when I speak Spanish.	2.589	1.229	0.896	61.306	0.000
SCA7 – I feel that I understand Spanish jokes and humour.	2.182	1.112	0.831	44.596	0.000

Note: Reverse-scored items are denoted with a (_R).

As far as reliability is concerned, except for Social Life, all Cronbach's alphas for the latent variables are above the acceptable internal consistency level of 0.7 (Hair et al., 2011; Nunnally & Bernstein, 1994). The Cronbach's alpha of Social Life (Table 7.2) is slightly below this threshold but is still acceptable for exploratory research (Nunnally & Bernstein, 1994). The

composite reliabilities for all latent variables are higher than the 0.7 threshold, which indicates construct reliability (Fornell & Larcker, 1981). The standardised loadings for indicators are all larger than 0.4 (Table 7.1), which indicates the absence of measurement problems (Ringle et al, 2015).

Table 7.2

Reliability and Validity Measures

Latent variable			Cronbach's Alpha	Composite Reliability	Average variance extracted (AVE)
Senior Needs			0.757	0.837	0.508
Social Life			0.666	0.791	0.498
Access to Home Country			0.916	0.958	0.920
Tax Incentives			0.859	0.934	0.877
Senior Housing			0.750	0.844	0.587
Healthcare			0.739	0.828	0.550
Sociocultural (Interaction)	Adaptation	1	0.843	0.882	0.529
Sociocultural (Cognition)	Adaptation	2	0.833	0.881	0.604

As the next step, convergent and discriminant validities are analysed. For convergent validity, the average variance extracted (AVE) for each latent variable is found to exceed the threshold of 0.5 (Table 7.2; Fornell & Larcker, 1981), which indicates a high convergent validity and the uni-dimensionality of the constructs. However, Social Life is again slightly below the threshold. To complement the analysis of convergent validity, the bootstrapped t-statistics of the indicators' standardised loadings are calculated. They are all significant at the one percent level (Table 7.1), which verifies the convergent validity of the measurement model (Anderson & Gerbing, 1988).

For discriminant validity, the square root of the AVE is compared with the correlations for each pair of latent variables (Fornell & Larcker, 1981). Since the square roots of the AVE for all pairs are higher than the correlations (Table 7.3), it can be concluded that each latent

variable shares more variance with its own measurement than with other constructs, which is evidence of discriminant validity.

Table 7.3

Correlations between Latent Variables and Square Roots of Average Variance Extracted

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Senior Needs (1)	0.713							
Social Life (2)	0.271	0.706						
Access to Home Country (3)	0.209	0.081	0.959					
Tax Incentives (4)	0.303	0.077	-0.080	0.936				
Senior Housing (5)	0.281	0.216	0.009	0.264	0.766			
Healthcare (6)	0.341	0.259	-0.164	0.230	0.255	0.742		
Sociocultural Adaptation 1 (Interaction) (7)	0.199	0.630	0.006	-0.025	0.193	0.300	0.728	
Sociocultural Adaptation 2 (Cognition) (8)	0.161	0.665	0.004	-0.055	0.134	0.185	0.710	0.777

Note. Numbers in bold denote the square root of the average variance extracted (AVE).

7.2. Structural Model

Since there is evidence of reliability and validity in the measurement models, the next step is the analysis of the structural model, in order to test the sub-hypotheses under study (Henseler et al., 2009).

Using bootstrapping and pseudo t-tests to analyse the significance of the path coefficients, it is found that out of the 24 relationships analysed, only 13 have a t-value above 1.96 ($p < 0.05$). The 13 significant relationships are summarised in Table 7.4.

Table 7.4

Bootstrapping Direct Effects – Significant relationships

		β	t-test	p-value
H1a	Senior Needs --> Timeframe to Remain	0.114	2.413	0.016
H2a	Senior Housing --> Timeframe to Remain	0.222	4.484	0.000
H2b	Healthcare --> Timeframe to Remain	0.207	4.108	0.000
H3a	Senior Needs --> Senior Housing	0.180	3.458	0.001
H3a	Senior Needs --> Healthcare	0.308	5.664	0.000
H3b	Social Life --> Senior Housing	0.152	3.021	0.003
H3b	Social Life --> Healthcare	0.187	4.016	0.000
H3b	Social Life --> Sociocultural Adaptation 1 (Interaction)	0.630	19.033	0.000
H3b	Social Life --> Sociocultural Adaptation 2 (Cognition)	0.674	22.654	0.000
H3c	Access to Home Country --> Healthcare	-0.236	4.204	0.000
H3e	Tax Incentives --> Senior Housing	0.198	4.437	0.000
H3e	Tax Incentives --> Healthcare	0.104	2.417	0.016
H3e	Tax Incentives --> Sociocultural Adaptation 2 (Cognition)	-0.107	2.622	0.009

H1 is only partially confirmed, since there is one significant positive relationship between *Personal Requisites* and Timeframe to Remain. This relationship is between Senior Needs and Timeframe to Remain ($\beta=0.114$, $p=0.016$), which thus confirms H1a. There are no significant relationships between the other three variables, namely: Social Life, Access to Home Country, Tax Incentives, and; Timeframe to Remain.

H2 is also only partially confirmed, as there are two significant positive relationships between the variables of *Experienced Context* and Timeframe to Remain. Both Senior Housing ($\beta=0.222$, $p<0.001$), and Healthcare ($\beta=0.207$, $p<0.001$), are positively associated with Timeframe to Remain, which confirms H2a and H2b. The two variables of Sociocultural Adaptation are not significantly associated with Timeframe to Remain.

For H3, there are ten significant relationships between the variables of *Personal Requisites* and the variables of *Experienced Context*, which partially confirm the hypotheses.

First, Senior Needs is positively associated with Senior Housing ($\beta=0.180$, $p=0.001$), and with Healthcare ($\beta=0.308$, $p<0.001$), which thus partially confirms H3a. Second, Social Life is positively associated with Senior Housing ($\beta=0.152$, $p=0.003$), Healthcare ($\beta=0.187$, $p<0.001$), Sociocultural Adaptation 1 (Interaction) ($\beta=0.630$, $p<0.001$), and Sociocultural Adaptation 2 (Cognition) ($\beta=0.674$, $p<0.001$), which fully confirms H3b. Third, Access to Home Country is significantly and negatively associated with Healthcare ($\beta=-0.236$, $p<0.001$). Since this is in the opposite direction as postulated in H3c, this hypothesis is not confirmed. Tax Incentives is positively related with Senior Housing ($\beta=0.198$, $p<0.001$), and Healthcare ($\beta=0.104$, $p=0.016$), and is negatively related with Sociocultural Adaptation 2 (Cognition) ($\beta=-0.107$, $p=0.009$), which thus only partially confirms H3e.

For the fourth hypothesis, H4, regarding indirect effects, there are seven mediating effects that are significant, which thus partially confirms H4, as indicated in Table 7.5. First, Senior Housing is a mediator between three variables and Timeframe to Remain, namely: Senior Needs ($\beta=0.040$, $p=0.005$); Social Life ($\beta=0.034$, $p=0.019$), and; Tax incentives ($\beta=0.044$, $p=0.001$), which partially confirms H4a. Second, Healthcare is a mediator between four variables and Timeframe to Remain, namely: Senior Needs ($\beta=0.064$, $p=0.002$); Social Life ($\beta=0.039$, $p=0.006$); Access to Home Country ($\beta=-0.049$, $p=0.003$), and; Tax incentives ($\beta=0.022$, $p=0.039$), which partially confirms H4b. Factors of Sociocultural Adaptation do not mediate between the variables of *Personal Requisites* and Timeframe to Remain, and thus H4c and H4d are not confirmed.

Table 7.5

Bootstrapping Indirect Effects – Significant relationships

		β	t-test	p-value
H4a	Senior Needs --> Senior Housing --> Timeframe to Remain	0.040	2.778	0.005
H4a	Social Life --> Senior Housing --> Timeframe to Remain	0.034	2.345	0.019
H4a	Tax Incentives --> Senior Housing --> Timeframe to Remain	0.044	3.298	0.001
H4b	Senior Needs --> Healthcare --> Timeframe to Remain	0.064	3.172	0.002
H4b	Social Life --> Healthcare --> Timeframe to Remain	0.039	2.738	0.006
H4b	Access to Home Country --> Healthcare --> Timeframe to Remain	-0.049	2.926	0.003
H4b	Tax Incentives --> Healthcare --> Timeframe to Remain	0.022	2.062	0.039

Figure 7.2 shows the final structural model, after deleting all the relationships which are not significant.

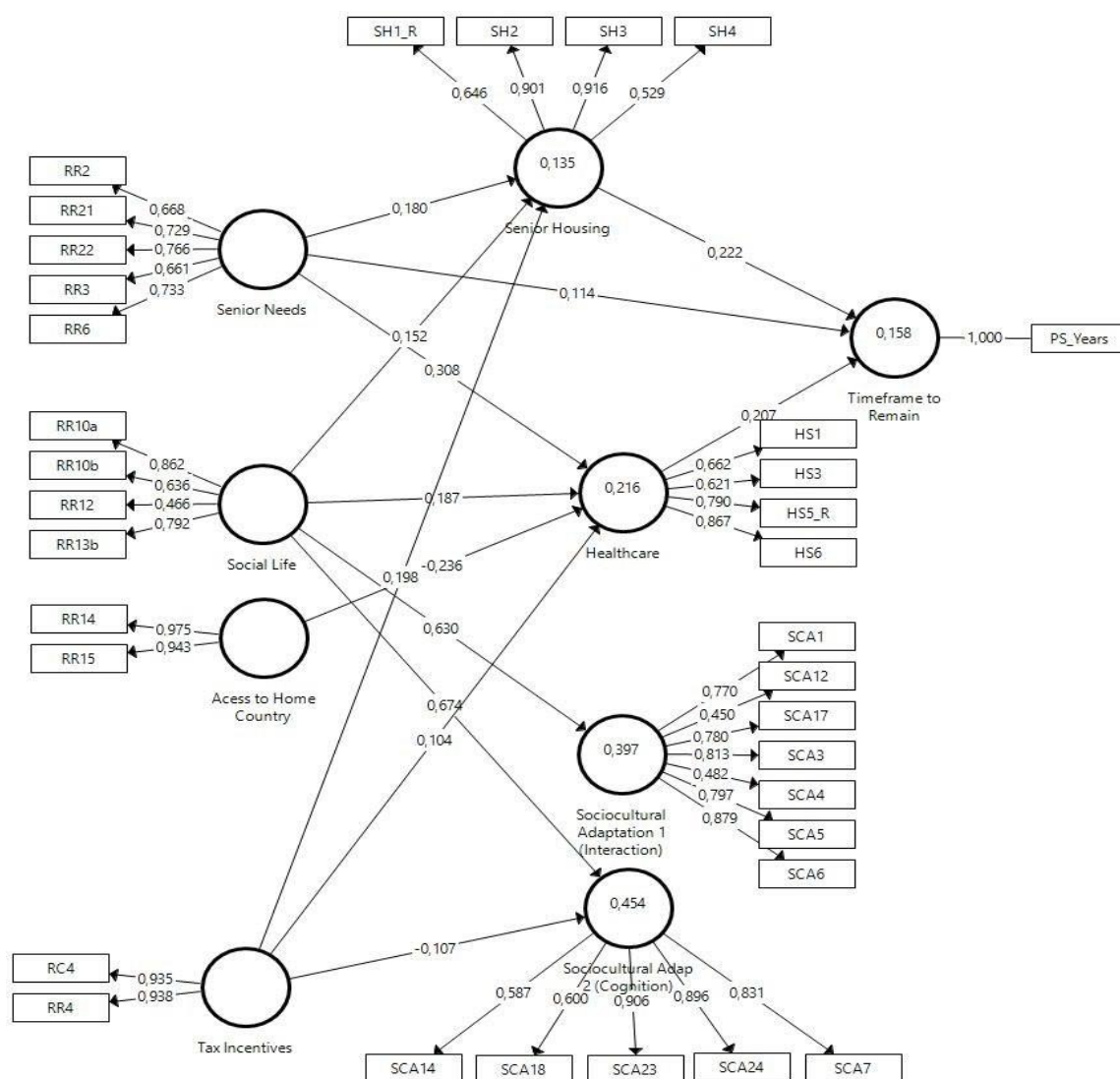


Figure 7.2. Final structural model for IRM in Spain.

The coefficient of determination (R^2) of the endogenous construct is analysed, in order to evaluate the explanatory power of the model (Sarstedt et al., 2014). The model explains 15.8% of the variance for Timeframe to Remain (Figure 7.2).

Finally, the predictive relevance is analysed by using blindfolding, to calculate Stone-Geiser's Q^2 . When the values of Q^2 are above zero, the model is considered to have predictive relevance (Hair et al., 2011). This is the case for the endogenous construct in this research study, where $Q^2=0.143$.

7.3. Discussion

The study analyses how the variables of *Personal Requisites* and *Experienced Context* affect the timeframe for which IRM anticipate remaining in their new host country, Spain.

Five *Personal Requisites* variables are analysed, namely: Senior Needs; Social Life; Access to Home Country; Contacts in Host Country, and; Tax Incentives. Of these, only Senior Needs has a direct effect on Timeframe to Remain. Since the effect is positive, the higher the importance attributed by Swedish IRM to fulfilling their needs as seniors, the longer they anticipate remaining in Spain. It is noteworthy that Senior Needs for Swedish IRM in Spain includes not only issues connected with health and quality of life, but also economic issues. In Chapter 3, we found that Swedish IRM in Spain probably have lower income than those in Portugal, which may underlie the heightened importance of economic issues in Spain.

There are two significant positive relationships between *Experienced Context* and Timeframe to Remain, namely between Senior Housing and Timeframe to Remain, and between Healthcare and Timeframe to Remain. The results indicate that IRM who consider remaining in Senior Housing, as well as IRM who have positive views of Spanish healthcare, plan to stay in Spain for a longer time, in general. However, it is surprising that Sociocultural Adaptation is not significantly related to Timeframe to Remain. For since Swedish IRM have

been in Spain for longer periods of time, as described in Chapter 3, it is possible that sociocultural adaptation issues are no longer a major constraint, and therefore they are not significantly related to Timeframe to Remain.

There are ten significant relationships between *Personal Requisites* and *Experienced Context*. First, Senior Needs is positively related with two variables of *Experienced Context*, namely Senior Housing and Healthcare. The more important Senior Needs are for IRM in Spain, the more important Senior Housing and Healthcare become for them. It is noteworthy that the Senior Needs variable in Spain includes items concerning lower prices, which is thus an economic concern from Swedish IRM in Spain. It is possible that the higher this economic concern, the more these IRM consider staying in Senior Housing in Spain, since they know that returning to Sweden would likely be even more costly. Another reason for this relationship is that Senior Needs contain items such as “Slower pace of life” and “Better quality of life”, whereas Senior Housing includes items related with good living conditions. Therefore, if Swedish IRM feel that they can encounter a slower pace of life and a better quality of life in Spain, then they also anticipate staying in Spain, even if this entails moving to Senior Housing. The second relationship, between Senior Needs and Healthcare, is understandable given that health is an important issue for seniors.

Secondly, Social Life is positively related with four variables of *Experienced Context*, namely: Senior Housing; Healthcare, Sociocultural Adaptation 1 (Interaction), and Sociocultural Adaptation 2 (Cognition). The more important Social Life is for IRM in Spain, the more important Senior Housing, Healthcare, Sociocultural Adaptation 1(Interaction), and Sociocultural Adaptation 2 (Cognition) are for them. The connection between Social Life and Senior Housing is understandable, as both factors include several items related to the importance of having friends. The more important friendships are for Social Life, then the more Swedish IRM consider senior housing in Spain, if this allows them to maintain their

relationships with friends. Furthermore, the positive connection between Social Life and Healthcare is understandable, as Social Life focuses on interacting with Spanish friends, and having work connections with the Spanish society - of which Healthcare is an important part. However, this aspect could warrant further research.

Finally, it is understandable that Social Life is positively connected with Sociocultural Adaptation 1 (Interaction), which includes items such as easiness to make Spanish friends, communication and interaction with Spanish people, and being invited to social events, as well as Sociocultural Adaptation 2 (Cognition) which concerns understanding Spanish jokes and humour, as well as the political and religious system in Spain.

Thirdly, Access to Home Country is negatively connected with one factor of *Experienced Context*, namely Healthcare. This means that the more important Access to Home Country is for Swedish IRM, then the less important Healthcare is for IRM in Spain. This relationship may be due to the fact that the person has a strong attachment (e.g., family, friends, property) to Sweden, and therefore regularly travels there for various reasons. As a result, should they travel regularly to Sweden, they also have frequent access to Swedish healthcare and consequently less need to access Spanish healthcare.

Fourthly, Tax Incentives is connected with three factors of *Experienced Context*, namely: Senior Housing; Healthcare, and; Sociocultural Adaptation 2 (Context). Tax Incentives is positively connected with Senior Housing and Healthcare, which implies that the more important Tax Incentives are for IRM in Spain, the more they consider staying in Senior Housing, and the more important Healthcare is for them. This relationship is curious, as there are no specific tax incentives for Swedish IRM living in Spain. However, this could be interpreted as being a conscious or unconscious assumption that the “Tax Incentives” variable is the same as the perceived lower cost of living in Spain. If this is the case, then the connection is logical, when considering that both Senior Housing and Healthcare also include economic

aspects. Even though this explanation sounds fairly reasonable, this issue warrants further research. Finally, Tax Incentives is negatively associated with Sociocultural Adaptation 2 (Cognition), however we have not managed to identify any logical explanation for this negative relationship, which could therefore be subject to further research.

In this study, two significant mediators are found between the *Personal Requisites* factors and Timeframe to Remain, namely Senior Housing and Healthcare, resulting in seven mediating effects.

Senior Housing mediates between three factors of the *Personal Requisites* and Timeframe to Remain, namely: Senior Needs; Social Life, and; Tax Incentives. Healthcare mediates between four factors of *Personal Requisites* and Timeframe to Remain, namely: Senior Needs; Social Life; Access to Home Country, and; Tax Incentives.

Senior Needs are directly associated with Timeframe to Remain, but are also indirectly associated through Senior Housing and Healthcare. The other variables of *Personal requisites* are not directly associated with Timeframe to Remain, but are indirectly associated via consideration of going to Senior Housing and using Spanish Healthcare. For policymakers, this is an interesting result, which shows the importance of investing in Senior Housing and Healthcare conditions which are appealing for Swedish retirees.

7.4. Highlights of the Chapter

The following highlights of the chapter are identified:

- For *Personal Requisites*, the variable Senior Needs is significantly and positively associated with Timeframe to Remain.
- Two variables of *Experienced Context* are positively associated with Timeframe to Remain, namely Senior Housing and Healthcare.

- Senior Needs include items related to quality of life, health reasons, and lower prices. The more important Senior Needs are for Swedish IRM, the more they consider staying in Spain in senior housing and using Spanish healthcare.
- Social Life include items related to having Spanish friends, work/business connections in Spain, and easiness to communicate in Spanish. The more important these aspects are for Swedish IRM, the more they consider staying in Spanish senior housing and using Spanish healthcare. Social Life is also positively associated with the two factors of Sociocultural Adaptation 1 (Interaction) and Sociocultural Adaptation 2 (Cognition). Thus, the more important the relationships are with Spanish people, the more the Swedish IRM make Spanish friends, get invited to social events, and understand the Spanish society in terms of politics and religion.
- Access to Home Country includes items of good and cheap flights to Sweden. The more important this is for Swedish IRM, the less they consider using Spanish healthcare.
- Tax Incentives is positively associated with both Senior Housing and with Healthcare, and is negatively associated with Sociocultural Adaptation 2 (Cognition).
- One variable of *Personal Requisites*, namely Contacts in Host Country, does not present any significant relationship, and it is therefore deleted from the final structural model.
- Two variables of *Experienced Context*, namely Senior Housing and Healthcare, are mediating between the factors of *Personal Requisites* and Timeframe to Remain.

Chapter 8. Comparison of the Results in Portugal and Spain

This chapter addresses the fifth objective of this study, that is, to identify country-specific issues by contrasting the cases of Swedish IRM in Portugal and Spain. For this, we compare the results of Chapter 4 and Chapter 5, which enables us to analyse similarities and differences between Portugal and Spain, with regards to attraction and retention reasons for Swedish IRM. Subsequently, we compare the results of Chapter 6 and Chapter 7, which enables us to analyse similarities and differences regarding the relationships between *Personal Requisites*, *Experienced Context*, and Timeframe to Remain.

8.1. Comparison between Attraction and Retention Reasons in Portugal and Spain

In this section, we first analyse the most important and the least important attraction and retention reasons in Portugal and Spain. After this, we move on to analyse significant differences between attraction and retention reasons in Portugal and Spain. This analysis is possible for items which are used simultaneously as attraction and as retention reasons. Table 8.1 shows the most important attraction and retention reasons in Portugal and Spain (means above three), and Table 8.2 shows the least important ones (means below two).

Table 8.1

Most important attraction and retention reasons in Portugal and Spain (means above three)

	Portugal	Spain
Attraction reasons	<ul style="list-style-type: none"> • Better quality of life • Nicer climate and weather • Personal safety and security • International-standard healthcare • It is easy to communicate in English with Portuguese people • Tax incentives 	<ul style="list-style-type: none"> • Better quality of life • Nicer climate and weather • International-standard healthcare • Good flight connections with Sweden • Cheaper to live in Spain • Cheap flight connections with Sweden • Personal safety and security • Health reasons
Retention reasons	<ul style="list-style-type: none"> • Nicer climate and weather • Better quality of life • Personal safety and security • Nice food and wine • International-standard healthcare • It is easy to communicate in English with Portuguese people • Good flight connections with Sweden • Health reasons • Admiration for Portugal 	<ul style="list-style-type: none"> • Nicer climate and weather • Better quality of life • International-standard healthcare • Good flight connections with Sweden • Personal safety and security • Health reasons • Cheaper flight connections with Sweden • Cheaper to live in Spain • Nice food and wine • Slower pace of life • Cheaper properties

Note. Bold text indicates when the attraction or retention reasons are the same in both Portugal and Spain.

8.1.1. Descriptive Analysis of Attraction and Retention Reasons in Portugal and Spain

Four of the top attraction reasons (with means above three) are the same in Portugal and in Spain, namely: “Better quality of life”; “Nicer climate and weather”; “Personal safety and

security”, and; “International-standard healthcare”. While the first two items can apply to lifestyle migrants in general, the last two appear to be more specific to senior migrants, for whom safety and healthcare are crucial. The main differences between Portugal and Spain appear to relate to economic issues. “Tax incentives” is among the most important attraction reasons in Portugal, whereas lower prices, such as “Cheaper to live in Spain” and “Cheap flight connections with Sweden”, are important attraction reasons in Spain. These results are understandable, given that the official Swedish statistics, referred to in Chapter 3 indicate that the introduction of NHR and tax incentives in Portugal in 2009 attracted Swedish IRM to Portugal with a substantially higher income compared with Swedish IRM moving to Spain. The characteristics of the samples in Table 3.6 (Chapter 3) indicate that a larger portion of Swedish IRM in Portugal live comfortably on their income, compared with Swedish IRM in Spain.

As far as retention reasons are concerned, seven of the top reasons (with means above three) are the same in Portugal and in Spain, namely: “Nicer climate and weather”; “Better quality of life”; “Personal safety and security”; “Nice food and wine”; “International-standard healthcare”; “Good flight connections with Sweden”, and; “Health reasons”.

The main differences between Portugal and Spain are that in Portugal the most important items also include issues such as “It is easy to communicate in English with Portuguese people” and “Admiration for Portugal”. By contrast, in Spain, economic issues such as “Cheaper flight connections with Sweden”, “Cheaper to live in Spain”, and “Cheaper properties” are among the top important retention reasons.

A reason for these differences between Portugal and Spain could be that those Swedish IRM who do not speak the local languages, either Portuguese or Spanish, would primarily use English for communicating with the local population in their daily life. In Portugal, more people are fluent in English than in Spain. Therefore, Swedish IRM in Portugal could find it easier to communicate in English with the local inhabitants, than Swedish IRM in Spain. This conclusion

is supported by official data from the European Commission, which indicates that, in general, the knowledge of English is higher in Portugal than it is in Spain (European Commission, 2016). On the other hand, lower prices seem to be more important for Swedish IRM living in Spain than for Swedish IRM living in Portugal. As mentioned earlier, a reason for this could be that, on average, Swedish IRM living in Portugal are financially more sufficient than Swedish IRM living in Spain, and therefore lower prices are more important for Swedish IRM living in Spain.

Importantly, four items appear in both countries as both top attraction and top retention reasons, namely: “Better quality of life”; “Nicer climate and weather”; “Personal safety and security”, and; “International-standard healthcare”. As these are consistently the most important items, they should be taken into consideration when developing policies to attract and retain IRM.

Table 8.2

Least important attraction and retention reasons in Portugal and Spain (means below two)

	Portugal	Spain
Attraction reasons	<ul style="list-style-type: none"> • I have Portuguese relatives • I had work/business connections • I already owned a second home in Portugal • I had previous experience with the Portuguese language • Antipathy towards Sweden • Possibility to find a suitable senior housing if need be • I already had friends living in Portugal 	<ul style="list-style-type: none"> • I had work/business connections • I have Spanish relatives • Tax incentives • Good access to golf • Antipathy towards Sweden • I had previous experience with the Spanish language • I already owned a second home in Spain
Retention reasons	<ul style="list-style-type: none"> • I have Portuguese relatives • I have work/business connections • Antipathy towards Sweden 	<ul style="list-style-type: none"> • I have Spanish relatives • I have work/business connections • Antipathy towards Sweden • Good access to golf • Tax incentives

Note. Bold text indicates when the attraction or retention reasons are the same in both Portugal and Spain.

Five of the least important attraction reasons (with means below two) are the same in Portugal and in Spain, namely: “I have Portuguese (Spanish) relatives”; “I had work/business connections”; “I already owned a second home in Portugal (Spain)”; “I had previous experience with the Portuguese/Spanish language”, and; “Antipathy towards Sweden”. Almost all of these items relate to IRM contacts in the host country before the decision to move. The only exception is “Antipathy towards Sweden”. This shows that attitude towards Sweden is not important as a push factor, and that previous relations with the host country is not an important pull factor.

A difference between the least important attraction reasons in Portugal and in Spain is that in Portugal, items with the lowest means include “Possibility to find a suitable senior housing if need be” and “I already had friends living in Portugal”, whereas in Spain items with the lowest mean include “Tax incentives” and “Good access to golf”. There are several possible explanations for these differences. One explanation could be that Swedish IRM moving to Portugal only plan to move there for the period during which “Tax incentives” are favourable, which is ten years, and thus the issue of having access to senior housing is less important as an attraction reason. In addition, having friends who already live in Portugal seems less important for Swedish IRM in Portugal. A reason for this could be that migration to Portugal is a fairly recent phenomenon, and that much less Swedish IRM live in Portugal, compared with Swedish IRM who live in Spain. Thus, as the most important attraction reason to Portugal for the Swedish IRM is “Tax incentives”, it is not important for them if they already know friends who are living there. In Spain, on the other hand, since there are no particular “Tax incentives” for Swedish IRM moving there, it is understandable that this is not an important attraction reason for Spain. For some reason, it seems that Swedish IRM moving to Spain are far less interested in playing golf when compared with Swedish IRM moving to Portugal. There could be several reasons for this. One reason is that the golf courses in Portugal are regarded by many to be among the best in the world (World golf award, 2020), and therefore Portugal attracts golf

players more than many other countries do. Another reason could be that playing golf is more expensive than playing most sports, and therefore it is of less importance for Swedish IRM who are moving to Spain. However, this is an area which warrants more research in order to understand the difference between Portugal and Spain.

In the case of retention reasons, three of the least important (means below two) are the same in Portugal and Spain, namely: “I have Portuguese/Spanish relatives”; “I have work/business connections”, and; “Antipathy towards Sweden”. Similarly to what was found for attraction reasons, some of these least important items are concerned with previous contacts with the host country and attitude towards the home country.

The only difference between Portugal and Spain is that “Good access to golf” and “Tax incentives” are found among the least important retention reasons in Spain, but not in Portugal. The reasons for these differences are similar to those of attraction reasons, as discussed above.

8.1.2. Analysis of Differences in Relative Importance of Items of Attraction and Retention Reasons in Portugal and Spain

In Chapters 4 and 5, when comparing attraction and retention reasons, we also analyse the differences in relative importance of items which were used simultaneously as attraction and as retention reasons. To do this, we use a paired samples t-test. Table 8.3 compares the results obtained for Portugal and Spain.

Table 8.3

Summary of paired samples t-test on the 18 items which are simultaneously used as both attraction and retention issues in Portugal and in Spain

	Portugal	Spain
Higher retention reason than attraction reason	<ul style="list-style-type: none"> • Nicer climate and weather • Health reasons • Slower pace of life • Cheaper properties • Nice food and wine • I already had/have friends living in Portugal (1.) • It is easy to communicate in English with Portuguese people • Good flight connections with Sweden • Cheap flight connections with Sweden • International-standard healthcare • Possibility to find a suitable senior housing if need be • Personal safety and security 	<ul style="list-style-type: none"> • Nicer climate and weather • Health reasons • Slower pace of life • Tax incentives • Admiration for Spain • Cheaper properties • Good access to golf • Nice food and wine • It is easy to communicate in English with Spanish people • Good flight connections with Sweden • Cheap flight connections with Sweden • International-standard healthcare • Possibility to find a suitable senior housing if need be • Personal safety and security • Cheaper to live in Spain (2.)
No significant difference between attraction reasons and retention reasons (P>0,05)	<ul style="list-style-type: none"> • Admiration for Portugal • Good access to golf • Antipathy towards Sweden • I have Portuguese relatives • Better quality of life 	<ul style="list-style-type: none"> • Antipathy towards Sweden • I have Spanish relatives • I had/have work/business connections
Lower retention reason than attraction reason	<ul style="list-style-type: none"> • Tax incentives • I had/have work/business connections 	<ul style="list-style-type: none"> • Better quality of life

Note. Items in bold text are the same in both Portugal and in Spain. (1.) The item “I already had/have friends living in Portugal” was only included in the instrument for Portugal. (2.) The item “Cheaper to live in Spain” was only included in the instrument for Spain.

There are three different cases when comparing the 18 items simultaneously used as both attraction reasons and retention reasons, in Portugal and Spain, namely: 1) the item is more important as a retention reason than as an attraction reason; 2) the item is equally important as

an attraction reason and as a retention reason, and; 3) the item is more important as an attraction reason than as a retention reason.

The first case includes items with a significant positive difference between their use as a retention reason and their use as an attraction reason. The second case contains items with no significant difference between their use as a retention reason and their use as an attraction reason. The third case contains items with significant negative difference between their use as a retention reason and their use as an attraction reason.

The first case, where items are more important as retention reasons than as attraction reasons, is the largest case, which includes eleven items that are the same in Portugal and in Spain (these items are indicated in bold). However, in Portugal there is one item which is not common with Spain, namely, “I already had/have friends living in Portugal”. Conversely, in Spain there are four items which are not common with Portugal, namely: “Tax incentives”; “Admiration for Spain”; “Good access to golf”, and; “Cheaper to live in Spain”. The most unexpected finding in Spain is that there is a significant difference for the “Tax incentives” item, as there are no particular tax incentives for Swedish IRM in Spain. One explanation for this could be, as mentioned previously, that respondents interpret this as being that general taxes in Spain are lower than in Sweden. As lower taxes can be associated with lower prices for goods and services, this item could be associated with the perceived lower cost of living in Spain.

The second case contains items with no significant difference between items which are attraction reasons or retention reasons. This means that Swedish IRM appreciate these items as much after living for some time in the host country, as when they moved there. In both Portugal and in Spain, there are two items where differences between attraction reasons and retention reasons are not significant, namely: “Antipathy towards Sweden” and “I have Portuguese/Spanish relatives” ($P>0.05$). These two items are indicated in bold text. One difference between Portugal and Spain is that there are another three items in Portugal where

differences between attraction reasons and retention reasons are not significant, namely: “Admiration for Portugal”; “Good access to golf”, and; “Better quality of life”. Another difference between Portugal and Spain is that in Spain, differences are not significant for one more item, namely: “I had/have work/business connections”.

The third case contains items which are lower when they are retention reasons, than when they are attraction reasons. The items differ between the two countries, that is to say, there are no items in common in Portugal and in Spain. The two items in Portugal are “Tax incentives” and “I had/have work/business connections”, where these results are understandable. As mentioned earlier, “Tax incentives” is a major reason for attracting Swedish IRM to move to Portugal but they are offered for a limited number of years. Therefore, it seems likely that they play a less important role as a retention reason when Swedish IRM have lived in Portugal for a few years. Concerning the lesser importance for work/business connections as a retention reason, one possible explanation for this is that the decision to move from Sweden may have been made in the early days of retirement, when work relations are still very active. A few years later, after having lived in the host country for some time, these connections may not be so active or so important. In the case of Spain, there is also one item with a mean which is significantly lower for retention reasons than for attraction reasons, namely: “Better quality of life”. It seems likely that after living in the country for a while, either the quality of life decreases, or else the perception of the quality of life decreases for Swedish IRM. This is obviously an area which requires further research.

To conclude, when comparing the results in the two countries, it is noticeable that for most items, their importance as a retention reason is higher than as an attraction reason. This can be interpreted by assuming that the reasons that underlie the choice of the host country acquire even more importance after living in the host country for some time.

8.2. Structure of Attraction Reasons and Retention Reasons for IRM

In order to identify a structure of both attraction and retention reasons for IRM, in Chapter 4 and 5 we use exploratory factor analysis for, respectively, the Portuguese and Spanish sample. The results in Portugal and Spain provide an empirical basis for identifying four groups of attraction reasons, and four groups of retention reasons.

When comparing each of the four factors of attraction reasons between Portugal and Spain, we find several items in each factor which are the same for both countries, as shown in Table 8.4. We also find certain items which are specific for Portugal or Spain.

Table 8.4

Summary of items in each factor of attraction reasons in Portugal and Spain

	Attraction reasons which are the same in both Portugal and Spain	Attraction reasons only in Portugal	Attraction reasons only in Spain
Factor 1 Senior Needs	<ul style="list-style-type: none"> • Health reasons, • International-standard healthcare • Slower pace of life • Admiration for Portugal/Spain • Cheaper properties • Possibility to find a suitable senior housing if need be • Personal safety and security • Better quality of life 		<ul style="list-style-type: none"> • Nicer climate and weather • Tax incentives
Factor 2 Attractiveness of Host Country/Social Life	<ul style="list-style-type: none"> • Good access to golf • Nice food and wine • It is easy to communicate in English with Portuguese/Spanish people 	<ul style="list-style-type: none"> • Nicer climate and weather • Tax incentives 	<ul style="list-style-type: none"> • I already had friends living in Spain • It is easy to make Swedish friends in Spain

Table 8.4

Summary of items in each factor of attraction reasons in Portugal and Spain (cont.)

	Attraction reasons which are the same in both Portugal and Spain	Attraction reasons only in Portugal	Attraction reasons only in Spain
Factor 3 Contacts in Host Country	<ul style="list-style-type: none"> • I have Portuguese/Spanish relatives • I had work/business connections • I had previous experience with the Portuguese/Spanish language 	<ul style="list-style-type: none"> • I already had friends living in Portugal • I already owned a second home in Portugal 	
Factor 4 Access to Home Country	<ul style="list-style-type: none"> • Good flight connections with Sweden • Cheap flight connections with Sweden 	<ul style="list-style-type: none"> • It is easy to make Swedish friends in Portugal 	<ul style="list-style-type: none"> • I already owned a second home in Spain

Note. Items in bold text are the same in both Portugal and Spain.

For three of the four factors of attraction reasons in Portugal and Spain, namely: Senior Needs; Contacts in Host Country, and; Access to Home Country, the structure of the factors is rather similar in both countries. The main difference between the structure of attraction reasons resides in the second factor - Attractiveness of Host Country/Social Life. In this factor, the three items which are the same in both Portugal and Spain appear to focus on social issues, namely: “Good access to golf”; “Nice food and Wine”, and; “It is easy to communicate in English with Portuguese/Spanish people”. The second factor in Spain contains two more items which do not feature in the second factor in Portugal, namely: “I already had friends living in Spain” and “It is easy to make Swedish friends in Spain”. Therefore, for Spain, the second factor appears to mainly relate with social issues, and is therefore labelled Social Life. In Portugal, this factor also includes two additional items, namely: “Nicer climate and weather” and “Tax incentives”. These additional items make this factor relate to both social issues and destination image issues (e.g., Echtner & Brent Ritchie, 1991; Stepchenkova & Li, 2012) regarding the general

attractiveness of the country. Accordingly, for Portugal, this factor is labelled Attractiveness of Host Country.

Another noticeable difference between attraction reasons in Portugal and Spain, is that certain items do not consistently feature in the same factor in the two countries, for instance “Nicer climate and weather” and “Tax incentives”, whereby both these items feature in the first factor in Spain, whereas in Portugal the same two items feature in the second factor.

As far as retention reasons are concerned, all four factors are fairly similar in both Portugal and Spain. The main difference found for attraction reasons, which concerned the second factor (Attractiveness of Host Country/Social Life), is not found in retention reasons. In fact, the second factor of the retention reasons is clearly related with Social Life in both Portugal and Spain. Although there are some minor differences, the content of the four factors in both countries refer to the same issues as found in attraction reasons for Spain, namely: Senior Needs; Social Life; Contacts in Host Country, and; Access to Home Country. Table 8.5 shows the four factors and the respective content of retention reasons in Portugal and in Spain.

Table 8.5

Summary of items in each factor of retention reasons in Portugal and Spain

	Retention reasons which are the same in both Portugal and Spain	Retention reasons only in Portugal	Retention reasons only in Spain
Factor 1 Senior Needs	<ul style="list-style-type: none"> • Nicer climate and weather • Health reasons • Slower pace of life • Admiration for Portugal/Spain • Cheaper properties • Possibility to find a suitable senior housing if need be • Better quality of life 	<ul style="list-style-type: none"> • International -standard healthcare • Personal safety and security 	<ul style="list-style-type: none"> • Tax incentives
Factor 2 Social Life	<ul style="list-style-type: none"> • Good access to golf • Nice food and wine • It is easy to communicate in English with Portuguese/ Spanish people 	<ul style="list-style-type: none"> • I have friends living in Portugal 	<ul style="list-style-type: none"> • International-standard healthcare • Personal safety and security

Table 8.5

Summary of items in each factor of retention reasons in Portugal and Spain (cont.)

	Retention reasons which are the same in both Portugal and Spain	Retention reasons only in Portugal	Retention reasons only in Spain
	<ul style="list-style-type: none"> • I have good Swedish friends in Portugal/Spain 		
Factor 3	<ul style="list-style-type: none"> • I have Portuguese/Spanish relatives 		<ul style="list-style-type: none"> • I have good Spanish friends in Spain
Contacts in Host Country	<ul style="list-style-type: none"> • I have work/business connections 		
Factor 4	<ul style="list-style-type: none"> • Good flight connections with Sweden 		
Access to Home Country	<ul style="list-style-type: none"> • Cheap flight connections with Sweden 		

Note. Items in bold text are the same in both Portugal and Spain.

The retention reasons in Portugal and Spain include several items which do not consistently feature in the same factor in the two countries, for instance: “International-standard healthcare” and “Personal safety and security”. In Portugal, both these two items feature in the first factor labelled Senior Needs, whereas in Spain, the same two items are in the second factor labelled Social Life. There are also several other items which belong to one factor in Portugal and to another factor in Spain.

Concerning the structure of the retention reasons in Portugal and Spain, in both countries the second factor contains items which deal with social issues and thus the label Social Life is used in both cases.

To conclude, the main similarity between Portugal and Spain is that in both countries we extract four factors for both attraction reasons and for retention reasons. In the case of attraction reasons, in Spain the second factor focuses on Social Life, whereas in Portugal the same label also reflects a slightly broader content of items related to general attractiveness. Therefore, this factor is given different labels for the two countries. However, in the case of retention reasons, this discrepancy disappears, and the second factor focuses on Social Life in both countries. Thus, for retention reasons, all the four factors have the same label in Portugal

and Spain. As explained in Chapters 6 and 7, in the following analyses we use the four factors of retention reasons, namely: Senior Needs; Social Life; Contacts in Host Country, and; Access to Home Country.

8.3. Analysis of Relationships between Variables

The analysis of relationships is undertaken with structural equations modelling (SEM), following the usual steps of analysing the measurement models and analysing the structural models. As shown in Chapters 6 and 7, the analysis of measurement models leads to different results in Portugal and Spain, which in turn leads to different structural models in the two countries. That is to say, the variables of *Personal Requisites* and *Experienced Context* are measured with different items in Portugal and Spain, and the relationships among variables are also different in the two countries.

In the initial model in both countries, the *Personal Requisites* variables include Senior Needs, Social Life, Access to Home Country, Contacts in Host Country, and Tax Incentives. The Contacts in Host Country variable is deleted from the analysis and from final model, for two reasons. In Portugal it is deleted because it does not have any significant connections with the other variables, whereas in Spain, this variable is deleted because of poor reliability. The *Experienced Context* variables include Senior Housing, Healthcare, Sociocultural Adaptation 1 (Interaction), and Sociocultural Adaptation 2 (Cognition). Table 8.6 summarises the results of the analysis of the measurement models, showing the items that were kept in order to measure the *Personal Requisites* variables and the *Experienced Context* variables in Portugal and in Spain.

Table 8.6

Items used for each variable in Portugal and Spain

Variable	Portugal	Spain
Senior Needs	<ul style="list-style-type: none"> • Nicer climate and weather. • Personal safety and security. • Better quality of life. • Slower pace of life. 	<ul style="list-style-type: none"> • Health reasons. • Better quality of life. • Slower pace of life. • Cheaper properties. • Cheaper to live in Spain.
Social Life	<ul style="list-style-type: none"> • I have friends living in Portugal. • I have good Swedish friends in Portugal. 	<ul style="list-style-type: none"> • I have good Spanish friends in Spain. • I have international friends in Spain. • I have work/business connections in Spain. • It is easy to communicate in Spanish with Spanish people.
Access to Home Country	<ul style="list-style-type: none"> • Good flight connections with Sweden. • Cheap flight connections with Sweden. 	<ul style="list-style-type: none"> • Good flight connections with Sweden. • Cheap flight connections with Sweden.
Tax Incentives	<ul style="list-style-type: none"> • Tax incentives (importance for coming). • Tax incentives (importance for remaining). 	<ul style="list-style-type: none"> • Tax incentives (importance for coming). • Tax incentives (importance for remaining).
Senior Housing	<ul style="list-style-type: none"> • I would not consider moving to senior housing in Portugal under any circumstances. • I would consider moving to senior housing in Portugal if it has good living conditions. • I would consider moving to senior housing in Portugal if there is a good quality/cost balance. • I would consider moving to senior housing in Portugal if I could have friends moving there as well. 	<ul style="list-style-type: none"> • I would not consider moving to senior housing in Spain under any circumstances. • I would consider moving to senior housing in Spain if it has good living conditions. • I would consider moving to senior housing in Spain if there is a good quality/cost balance. • I would consider moving to senior housing in Spain if I could have friends moving there as well.
Healthcare	<ul style="list-style-type: none"> • I would recommend other Swedish people to use the public healthcare in Portugal. • As far as medical knowledge is concerned, Portuguese doctors are as good as Swedish doctors. 	<ul style="list-style-type: none"> • I would recommend other Swedish people to use the public healthcare in Spain. • As far as medical knowledge is concerned, Spanish doctors are as good as Swedish doctors. • If I need to have a medical check-up, I try to do it when I am in Sweden.

Table 8.6

Items used for each variable in Portugal and Spain (cont.)

Variable	Portugal	Spain
	<ul style="list-style-type: none"> As far as doctor-patient relationships are concerned, Portuguese doctors are as good as Swedish doctors. If I need to have a medical check-up, I try to do it when I am in Sweden. If I need to have an operation or special treatment, I would gladly do so in Portugal. 	<ul style="list-style-type: none"> If I need to have an operation or special treatment, I would gladly do so in Spain.
Sociocultural Adaptation 1 (Interaction)	<ul style="list-style-type: none"> I find it easy to make Portuguese friends. I feel comfortable communicating with Portuguese people. It is easy to communicate with Portuguese people on daily basis. I like to shop in Portugal. I am often invited to social events / get-togethers by Portuguese friends. I feel at ease when interacting with Portuguese people. 	<ul style="list-style-type: none"> I find it easy to make Spanish friends. I find it easy to deal with people in positions of authority in Spain (e.g., the police). I feel comfortable communicating with Spanish people. It is easy to communicate with Spanish people on daily basis. I like to shop in Spain. I am often invited to social events / get-togethers by Spanish friends. I feel at ease when interacting with Spanish people.
Sociocultural Adaptation 2 (Cognition)	<ul style="list-style-type: none"> I understand the political system in Portugal. I understand the influence of Catholicism in Portugal. I understand Portuguese and the local dialect where I live. It is easy for me to make myself understood when I speak Portuguese. I feel that I understand Portuguese jokes and humour. 	<ul style="list-style-type: none"> I understand the political system in Spain. I understand the influence of Catholicism in Spain. I understand Spanish and the local dialect where I live. It is easy for me to make myself understood when I speak Spanish. I feel that I understand Spanish jokes and humour.

Note. Items in bold text are the same in both Portugal and Spain.

The first variable of *Personal Requisites*, Senior Needs, contains two items which are the same in both Portugal and Spain, namely: "Better quality of life" and "Slower pace of life". In Portugal, this variable contains two more items which in general are important for retirees, namely: "Nicer climate and weather" and "Personal safety and security". In the case of Spain, this variable contains three more items, namely: "Health reasons"; "Cheaper properties", and; "Cheaper to live in Spain". Therefore, the main difference between the two countries appears to be that the Senior Needs variable in Spain focuses more on economic issues than in Portugal.

The second variable, Social Life, is substantially different in the two countries. In Portugal this variable focuses on Swedish and other friends in Portugal, whereas in Spain it focuses on Spanish friends, work/business connections in Spain, and easiness to communicate in Spanish. Therefore, in Portugal Social Life is more equated with relationships with other Swedes, whereas in Spain it is more equated with relationships with Spaniards.

The third variable, Access to Home Country, contains two items related to good and cheap flights, which are the same in both Portugal and Spain.

The fourth variable of the *Personal Requisites* is Tax Incentive, which is also identical for both Portugal and Spain. This variable contains two items, one being tax incentives as importance for coming to Portugal and Spain, and the other item is tax incentives as importance for remaining in Portugal and Spain.

The first variable of the *Experienced Context* set of variables, Senior Housing, contains four items, which are all identical in both Portugal and Spain.

The second variable, Healthcare, contains four items which are the same in both countries and one item which only features in the variable in Portugal, namely "As far as doctor-patient relationships are concerned, Portuguese doctors are as good as Swedish doctors".

The third variable, Sociocultural Adaptation 1 (Interaction), contains six items which are the same in both Portugal and Spain. In addition to these items, there is one more item in

Spain which is not in the sample of Portugal, namely: “I find it easy to deal with people in positions of authority in Spain (e.g., the police)”.

The fourth and last variable of the *Experienced Context* variables, namely Sociocultural Adaptation 2 (Cognition), contains five items, which are the same in both Portugal and Spain.

In sum, the main differences between the variables in Portugal and Spain, are found in the two first variables of *Personal Requisites*, namely, Senior Needs, and Social Life.

8.3.1. Relationships between Personal Requisites and Timeframe to Remain

In this section we analyse how the four variables of *Personal Requisites* relate to Timeframe to Remain. As illustrated in Table 8.7, between *Personal Requisites* and Timeframe to Remain, only one significant relationship is identified in Portugal and only one significant relationship is identified in Spain.

Table 8.7

The effect of Personal Requisites on the length of time for which IRM anticipate remaining in the host country

	Portugal	Spain
Senior Needs	No	Yes (+)
Social Life	No	No
Access to Home Country	No	No
Tax Incentives	Yes (-)	No

Note. 1) “Yes” indicates if there is a significant relationship between each construct of *Personal Requisites* and Timeframe to Remain. 2) The signs “+” and “-” indicate if the relationship is positive or negative.

First, Senior Needs in Spain is positively associated with Timeframe to Remain. This means that the more important the Senior Needs are for Swedish IRM in Spain, the longer they anticipate remaining in the country. One explanation for this positive relationship could be that the Senior Needs variable contains several of the most important retention items for the Swedish IRM in Spain, namely: “Health reasons”; “Slower pace of life”; “Cheaper properties”; “Better

quality of life”, and; “Cheaper to live in Spain”. However, what is surprising is that there is no similar positive relationship in Portugal between Senior Needs and Timeframe to Remain. Although the Senior Needs variable is slightly different, it contains three of the most important items of the retention reasons for Portugal, namely: “Nicer climate and weather”; “Personal safety and security”; “Better quality of life”, as well as; “Slower pace of life”. Thus, this is a topic which could also warrant further research.

The second significant relationship identified between *Personal Requisites* and Timeframe to Remain, is between Tax Incentives and Timeframe to Remain in Portugal. This relationship is negative in Portugal, which means that the less important the Tax incentives are, the longer time Swedish IRM anticipate remaining in Portugal. One possible reason for this could be that the favourable Portuguese tax incentives are only valid for a certain period of time, which in the case of Portugal is a maximum of ten years. Therefore, for those IRM who consider tax incentives to be important, it is less interesting to remain in Portugal after the expiration of the tax incentives. Since there is no Tax Incentives in Spain for Swedish IRM, it is not surprising that there is no significant relationship between Tax Incentives and Timeframe to Remain in Spain.

8.3.2. Relationships between Experienced Context and Timeframe to Remain

In this section we analyse how the four variables of *Experienced Context* relate to Timeframe to Remain. In Portugal, there are three significant positive relationships identified between *Experienced Context* and Timeframe to Remain, and in Spain there are two significant positive relationships identified between *Experienced Context* and Timeframe to Remain, as illustrated in Table 8.8.

Table 8.8

The effect of Experienced Context on the length of time that the IRM anticipate remaining in the host country

	Portugal	Spain
Senior Housing	Yes (+)	Yes (+)
Healthcare	No	Yes (+)
Sociocultural Adaptation 1 (Interaction)	Yes (+)	No
Sociocultural Adaptation 2 (Cognition)	Yes (+)	No

Note. 1) “Yes” indicates if there is a significant relationship between each construct of *Experienced Context* and Timeframe to Remain. 2) The sign “+” indicates that the relationship is positive.

Table 8.8 illustrates that between *Experienced Context* and Timeframe to Remain there is one significant positive relationship which is the same both in Portugal and in Spain. This relationship is between Senior Housing and Timeframe to Remain, which indicates that IRM who consider remaining in Senior Housing, in general also plan to stay in Portugal and Spain for a longer time. This result is understandable, as considering living in senior housing implies planning for the next stage in life, which involves a longer timeframe.

In addition, there are three cases where there is a positive significant relationship between *Experienced Context* and Timeframe to Remain in one country, but no significant relationship at all between the same two variables in the other country.

First, there is a positive significant relationship between Healthcare in Spain and Timeframe to Remain, whereas in Portugal the relationship between Healthcare and Timeframe to Remain is not significant. This difference could possibly be explained by the fact that in Spain 75% of the sample of Swedish IRM have experienced public healthcare, compared with 50% of the sample in Portugal. Since many Swedish IRM have no personal experience of healthcare in Portugal, it is understandable that Healthcare has no association with their Timeframe to Remain in the country. Nevertheless, this relationship warrants further research.

Second, in Portugal there is a positive significant relationship between both Sociocultural Adaptation 1 (Interaction) and Sociocultural Adaptation 2 (Cognition), and

Timeframe to Remain. It seems logical that the more adapted the Swedish IRM become to Portugal, the longer they plan to remain in the country. However, we have not managed to identify any reasonable explanation for why there is no significant relationship in Spain between these two variables and Timeframe to Remain. One possible reason could be connected with the fact that Swedish IRM in Spain have, on average, been in the host country for a longer period of time than Swedish IRM in Portugal (see Chapter 3). Since the literature indicates that sociocultural adaptation follows a learning curve over time (Ward & Kennedy, 1999), it is possible that Swedish IRM in Spain are situated in a position of the curve where the level of adaptation does not affect Timeframe to Remain. This is another issue which warrants further research.

8.3.3. Relationships between Personal Requisites and Experienced Context

In this section we analyse how the variables of *Personal Requisites* relate to the variables of *Experienced Context*. In Table 8.9, the significant positive and negative relationships between the four variables of *Personal Requisites* and the four variables of *Experienced Context* in Portugal and Spain are illustrated. The table summarises the seven significant relationships identified between *Personal Requisites* and *Experienced Context* in Portugal and the ten significant relationships identified in Spain, as well the cases where no significant relationship is identified.

Table 8.9

Summary of significant relationships between Personal Requisites and Experienced Context

	Senior Housing		Healthcare		Sociocultural Adaptation 1 (Interaction)		Sociocultural Adaptation 2 (Cognition)	
	Portugal	Spain	Portugal	Spain	Portugal	Spain	Portugal	Spain
Senior Needs	Yes (+)	Yes (+)	Yes (+)	Yes (+)	Yes (+)	No	No	No
Social Life	No	Yes (+)	Yes (-)	Yes (+)	No	Yes (+)	Yes (-)	Yes (+)
Access to Home Country	Yes (-)	No	Yes (-)	Yes (-)	No	No	No	No
Tax Incentives	No	Yes (+)	No	Yes (+)	No	No	No	Yes (-)

Note. 1) “Yes” indicates if there is a significant relationship between each construct of *Personal Requisites* and *Experienced Context*. 2) The signs “+” and “-” indicate whether the relationship is positive or negative.

For the first variable of *Personal Requisites*, namely Senior Needs, the relationships with Senior Housing, Healthcare and Sociocultural Adaptation 2 (Cognition) are the same in Portugal and Spain. However, the relationship between Senior Needs and Sociocultural Adaptation 1 (Interaction) differs in Portugal and in Spain.

In Chapters 6 and 7, we have already provided some interpretations concerning those relationships which are found in common in both Portugal and Spain. First, Senior Needs is positively related with both Senior Housing and Healthcare, which indicates that if Swedish IRM feel they can find better conditions for their life as seniors in Portugal and Spain, then they also anticipate staying in the respective country, even if this entails moving to Senior Housing. Second, the more important Senior Needs are for IRM, the more positive they are towards using Healthcare in Portugal and Spain, which is logical, as Healthcare is usually a fundamental concern in later stages in life. Finally, in neither Portugal nor Spain is any relationship found between Senior Needs and Sociocultural Adaptation 2 (Cognition).

Senior Needs is positively related with Sociocultural Adaptation 1 (Interaction) in Portugal, however there is no relationship between Senior Needs and Sociocultural Adaptation 1 (Interaction) in Spain. The positive relationship in Portugal is understandable, since the more that Senior Needs are important for IRM, the more they are interested in interacting with the Portuguese. It is possible that Swedish IRM, in their search for a higher quality of life and higher safety, identify having Portuguese friends as contributing to this concern. However, we have not managed to identify any reasonable explanation for why there is no similar relationship in Spain between Senior Needs and Sociocultural Adaptation 1 (Interaction), and thus this issue also warrants further research.

For the second variable of *Personal Requisites*, Social Life, the relationships with Senior Housing, Healthcare, Sociocultural Adaptation 1 (Interaction) and Sociocultural Adaptation 2 (Cognition) are all different in Portugal and Spain. In Spain, Social Life is positively associated with all the variables of experienced context, while in Portugal either there is no association (Senior Housing and Sociocultural Adaptation 1 (Interaction)), or the association is negative (Healthcare and Sociocultural Adaptation 2 (Cognition)). However, it should be noted that the content of Social Life is different in Portugal and Spain. In Portugal, Social Life is mainly equated with having Swedish friends living in Portugal, whereas in Spain, Social Life focuses on interacting with Spanish friends and having work connections with the Spanish society. Thus, in Portugal, the focus on Swedish friends can be interpreted as Swedish IRM in Portugal preferring to remain in a Swedish environment, which may restrain them from frequenting Portuguese contexts, such as Portuguese healthcare, or from being interested in learning about Portuguese culture. However, these relationships are not totally clear, and therefore this aspect warrants further research.

Fourthly, there is a negative relationship between Social Life and Sociocultural Adaptation 2 (Cognition) in Portugal, whereas there is a positive relationship between the two

same variables in Spain. The Sociocultural Adaptation 2 (Cognition) variable concerns understanding jokes and humour, as well as the political and religious system in the new host country. Given this interpretation, it is understandable that there is a positive relationship with Social Life in Spain, with its focus on relations with Spanish people, and a negative relationship with Social Life in Portugal, which focuses on relations with other Swedish people, rather than with Portuguese people.

For the third variable of *Personal Requisites*, Access to Home Country, the relationships with Healthcare, Sociocultural Adaptation 1 (Interaction) and Sociocultural Adaptation 2 (Cognition) are the same in both Portugal and Spain. However, the relationship with Senior Housing differs in Portugal and Spain. The Access to Home Country variable, focuses on good and cheap flight connections with Sweden. When comparing the relationships between Access to Home Country and Senior Housing, we find a negative relationship in Portugal, but no significant relationship at all in Spain. The negative relationship between Access to Home Country and Senior Housing in Portugal is understandable. For if Access to Home Country is important for an IRM, it is likely that the IRM regularly travels there due to a strong attachment (e.g., family, friends, property) to Sweden. As a result of these strong links with their home country, such IRM are not considering much moving to Senior Housing in the new host country. In Spain, however, we do not find any reasonable explanation for why there is no relationship between Access to Home Country and Senior Housing, which thus warrants further research.

Secondly, Access to Home Country is negatively related with Healthcare in both Portugal and Spain. Both these significant relationships are understandable, for if Swedish IRM in Portugal and Spain travel regularly to Sweden they have frequent access to Swedish healthcare, and this have less need to access Portuguese or Spanish healthcare.

Thirdly, Access to Home Country has no significant relationship with neither Sociocultural Adaptation 1 (Interaction) nor Sociocultural Adaptation 2 (Cognition) in both

Portugal and Spain. This lack of relationship between these variables is understandable, since Access to Home Country concerns good and cheap flights to Sweden, which is not directly related with the interaction with Portuguese or Spanish people, neither with understanding the political system or the influence of religion in the host country.

For the fourth variable of *Personal Requisites*, namely Tax Incentives, the relationships with Senior Housing, Healthcare, and Sociocultural Adaptation 2 (Cognition) all differ in Portugal and Spain. Furthermore, there is no relationship between Tax Incentives and Sociocultural Adaptation 1 (Interaction), neither in Portugal nor in Spain. The Tax Incentives variable is not related with Senior Housing or Healthcare in Portugal but is positively related with the same two variables in Spain. It is understandable that there is no significant relationship between Tax Incentives and Senior Housing or Healthcare in Portugal, as tax Incentives in Portugal are primarily designed to attract certain groups of people to migrate to Portugal. However, the positive relationships between Tax Incentives and Senior Housing or Healthcare in Spain are unexpected, as no specific tax incentives exists for Swedish IRM living in Spain. Although there are no specific tax incentives for IRM in Spain, the “Tax incentives” item appears to be interpreted as being general taxes, rather than specific IRM taxes. If this is the case, then the connection is logical, considering that both the Senior Housing and Healthcare variables also include economic aspects. However, even if this explanation sounds fairly reasonable, this issue warrants further research.

Secondly, there is no significant relationship between Tax Incentives and Sociocultural Adaptation 1 (Interaction) in Portugal nor Spain, which is understandable. Additionally, Tax Incentives is not related with Sociocultural Adaptation 2 (Cognition) in Portugal, which we would also expect. However, we have not managed to identify any reasonable explanation for why Tax Incentives is negatively related with Sociocultural Adaptation 2 (Cognition) in Spain, and thus this issue also warrants further research.

8.3.4. Experienced Context as Mediator between Personal Requisites and Timeframe to Remain

In this section we analyse the mediation of *Experienced Context* between variables of *Personal Requisites* and Timeframe to Remain. Table 8.10 shows the significant mediating effects found in this study. In Portugal, one mediator is found between *Personal Requisites* variables and Timeframe to Remain, which provides two significant mediating effects. In Spain, two mediators are found between *Personal Requisites* factors and Timeframe to Remain, which provide seven significant mediating effects.

Table 8.10

The effect of Experienced Context as mediator between Personal Requisites and Timeframe to Remain

Mediator				<i>Personal Requisites in Portugal</i>	<i>Personal Requisites in Spain</i>
Senior Housing				Senior Needs Access to Home Country	Senior Needs Social Life Tax Incentives
Healthcare				No	Senior Needs Social Life Access to Home Country Tax Incentives
Sociocultural (Interaction)	Adaptation	1	No		No
Sociocultural (Cognition)	Adaptation	2	No		No

Note. A “no” indicates that the variable of *Experienced Context* is not mediating between *Personal Requisites* and *Timeframe to Remain*.

In Portugal, the Senior Housing variable is the only significant mediator, whereas in Spain, both Senior Housing and Healthcare are significant mediators. In Portugal, Senior Housing mediates the relationship between Senior Needs and Timeframe to Remain, as well as the relationship between Access to Home Country and Timeframe to Remain. Although Senior Needs and Access to Home Country are not directly associated with Timeframe to Remain, they are indirectly associated via the consideration of moving to Senior Housing.

In the case of Spain, two mediators provide seven significant mediating effects between *Personal Requisites* variables and Timeframe to Remain. First, Senior Housing is the mediator between three variables of *Personal Requisites* and Timeframe to Remain, namely: Senior Needs; and Social Life and Tax Incentives. In the second case in Spain, Healthcare is the mediator between four variables of *Personal Requisites* and Timeframe to Remain, namely: Senior Needs; Social Life; Access to Home Country, and; Tax Incentives.

The interpretation of these mediating connections is that for those IRM who consider staying a longer time in Portugal and Spain, Senior Housing is important, since this variable indirectly affects the Timeframe to Remain in both countries. In Spain, Healthcare is another priority for Swedish IRM who consider staying longer time in the host country, as this variable also indirectly affects the Timeframe to Remain in Spain.

For policymakers in both Portugal and Spain, these are interesting results, as they demonstrate the importance of investing in Senior Housing and Healthcare conditions which are attractive for Swedish retirees, since both Senior Housing and Healthcare directly and indirectly affect Timeframe to Remain.

8.4. Highlights of the Chapter

The following highlights of the chapter are identified:

- Four of the most important attraction reasons for Swedish IRM (with means above three) are the same in Portugal and Spain, namely: “Better quality of life”; “Nicer climate and weather”; “Personal safety and security”, and; “International-standard healthcare”.
- For the most important attraction reasons, the main difference between Portugal and Spain appear to relate to economic issues, i.e., tax incentives is among the most important attraction reasons for Swedish IRM in Portugal, and lower prices are

important for Swedish IRM in Spain. Another difference is that easiness to communicate in English is an important attraction reason in Portugal, but not in Spain.

- The most important retention reasons for Swedish IRM (with means above three) are the same as the most important attraction reasons in Portugal and Spain, with the addition of three more items for retention reasons, namely: “Nice food and wine”; “Good flight connections with Sweden”, and; “Health reasons”.
- For the most important retention reasons, an important difference is that easiness to communicate in English is an important retention reason in Portugal, but not in Spain. By contrast, economic issues such as lower prices for flights, accommodation, and living, are among the most important retention reasons for Swedish IRM.
- The least important retention reasons in Portugal and Spain seem to be related with previous contacts with the host country.
- There is a general tendency that retention reasons become more important than attraction reasons in both Portugal and Spain, which implies that the importance of a particular reason increases after Swedish IRM has lived in the country for some time.
- For retention reasons, there are four factors in both countries, namely: Senior Needs; Social Life; Contacts in Host Country, and; Access to Home Country.
- In both Portugal and Spain, one variable of *Personal Requisites* is deleted from the final model, namely Contacts in Host Country.
- There is only one significant relationship in Portugal between *Personal Requisites* and Timeframe to Remain, which is between Tax Incentives and Timeframe to Remain; and there one significant relationship in Spain, namely between Senior Needs and Timeframe to Remain.

- Between *Experienced Context* and Timeframe to Remain, there is a significant relationship between Senior Housing and Timeframe to Remain in both Portugal and Spain.
- In Portugal, there are significant relationships between the two variables of Sociocultural Adaptation and Timeframe to Remain. In Spain there is a significant relationship between Healthcare and Timeframe to Remain.
- In both Portugal and Spain, one variable (Senior Housing) acts as mediator between the *Personal Requisites* variables and Timeframe to Remain. Furthermore, in Spain, one variable (Healthcare) acts as the mediator between the variables of *Personal Requisites*, and Timeframe to Remain.

Chapter 9. Conclusion

This last chapter presents the contributions of the study, with reference to the initial objectives and the main findings. Theoretical developments and possible practical applications are also discussed. Subsequently, we identify some limitations of the study and propose directions for future research.

9.1. Contributions

This section presents the contributions of this study, which are organised according to the initial objectives, which were presented in the Introduction in Chapter 1.

9.1.1. Objective 1 – Differentiating Between Attraction Reasons and Retention Reasons

The first objective of this study is to differentiate between attraction reasons and retention reasons for IRM. As mentioned earlier, several studies analyse the reasons for IRM to move to a new country (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; Dwyer, 2001; Gustafson, 2001; King et al., 1998; Lardiés-Bosque et al., 2016; Legido-Quigley et al., 2012; Sunil & Rojas, 2015), however, these studies do not make a clear distinction between reasons for choosing a country and reasons for remaining in the country. As an attempt to fulfil this gap in the literature, attraction and retention reasons are analysed separately in our study.

As far as attraction reasons are concerned, the results indicate that four of the most important reasons for Swedish IRM are the same in both Portugal and Spain, namely: “Better quality of life”; “Nicer climate and weather”; “Personal safety and security”, and; “International-standard healthcare”. When we look at retention reasons, we note that they are the same as attraction reasons in both Portugal and Spain, with the addition of three more reasons, namely: “Nice food and wine”; “Good flight connections with Sweden”, and; “Health reasons”. This result shows that the search for a host country by Swedish IRM follows the usual

pattern of looking for a better climate and quality of life, but also includes issues that are relevant for seniors, such as safety and healthcare. After living in the host country for a while, these issues continue to be relevant, however other issues, such as gastronomy, connections with home country, and perceived health benefits also become salient.

However, there are also differences between Portugal and Spain. For both attraction and retention reasons, lower prices (flights and living expenses) are among the most important reasons for Swedish IRM in Spain, but not for Swedish IRM in Portugal. On the other hand, tax incentive is one of the most important attraction reasons in Portugal, but not in Spain, and easiness to communicate in English is important as both an attraction and retention reason in Portugal, but not in Spain.

These results show that, although the countries are similar in terms of geography and climate, some specificities can also be found. Official statistics from Sweden (Uppdrag granskning, 2017) indicate that Portugal attracts Swedish IRM who are financially better off than Swedish IRM moving to Spain. This is probably due to the tax incentives, called NHR, which tend to attract IRM with higher income to Portugal. Therefore, it is understandable that, when compared with Spain, lower prices do not feature among the most important attraction and retention reasons for Swedish IRM in Portugal, and yet tax incentives are among the most important attraction reasons in Portugal. As far as easiness to communicate in English is concerned, according to official data (European Commission, 2016), in Portugal there are more people fluent in English than in Spain. Therefore, Swedish IRM in Portugal might find it easier to communicate in English with the local inhabitants than Swedish IRM in Spain.

These results may have interesting practical applications in both Portugal and Spain. By identifying which reasons are important for attracting IRM to the country and which reasons are important for retaining them in the country, marketing strategies can be designed in the most appropriate way to not only to attract, but also to retain IRM in the new host country.

When we move from the most important reasons to the least important reasons, we also find similarities between Portugal and Spain. Previous experiences with the host country and antipathy towards Sweden are among the least important attraction and retention reasons in both countries. Although literature exists which indicates that previous contacts with the host country can be important for attracting IRM (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; Casado-Diaz et al., 2014; Gustafson, 2002; King et al., 1998; Rodriguez, 2001; Warnes et al., 1999), apparently this does not apply so much to Swedish IRM in the Iberian Peninsula. Literature also exists which indicates that disliking the home country can be a reason for moving to another country (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; King et al., 1998; Lardiés-Bosque, 2016), but once again, this does not seem to apply to Swedish IRM moving to Portugal and Spain. This divergence with previous studies is possibly due to the fact that different nationalities of IRM were used in those studies (e.g., British and American). However, this issue should be further analysed in future research.

When we compare the lists of the most important attraction and retention reasons (means above three), it is noticeable that the list of retention reasons includes more items than the list of attraction reasons. By contrast, when we compare the lists of the least important attraction and retention reasons (means below two), it is noticeable that attraction reasons include more items than the list of retention reasons. These results are similar in Portugal and in Spain, indicating that Swedish IRM discover more reasons, or increase the importance they attribute to some reasons, after they have lived in the host country for some time. In other words, it appears that, before living in Portugal or Spain, Swedish IRM were not so aware of issues that they later come to appreciate. Identifying and highlighting these issues could be important for policymakers and marketers who wish to increase the attractiveness of a country for IRM.

Besides listing the most and least important attraction reasons and retention reasons, this study also analysed whether significant differences exist when the same item is presented as an

attraction item and also as a retention item. To analyse this, we conducted a paired samples t-test on 18 items present in the samples collected in Portugal and in Spain. Three different cases are identified, namely: 1) a retention item is significantly more important than an attraction item; 2) there is no significant difference between an attraction item and a retention item, and; 3) an attraction item is significantly more important than a retention item. The majority of items (eleven) fall into the first category – where there is a significant increase of importance when items are retention reasons compared to when they are attraction reasons. Once again, we find that there are certain reasons which become more important for Swedish IRM after they have lived in the host country for some time. As mentioned earlier, for marketers in Portugal and in Spain, these results could be of importance when designing marketing campaigns addressing seniors who are still living in their home countries.

The second case includes items which show no significant difference when they are attraction items or retention items. There are two items which are the same in Portugal and Spain, namely: having relatives from the host country and antipathy towards Sweden. It is noteworthy that these items are of low importance, both as an attraction and as a retention reason. We have discussed this result above, when mentioning the least important reasons in Portugal and Spain.

The third case contains items which are less important as retention reasons than when they are attraction reasons. In this case, we find important differences between Portugal and Spain. In Portugal, tax incentives is significantly more important as an attraction reason than as a retention reason. This is understandable, as NHR has a certain maximum time limit (10 years). More surprising is that the quality of life for Swedish IRM in Spain, which is less important as a retention reason than as an attraction reason. This change in importance has not been identified or discussed in previous studies and it is possible that economic or social events in Spain have led Swedish IRM in the country to consider that quality of life has decreased, although this

result could also be due to factors related to the IRM themselves (e.g., decreased income or decreased health conditions). Therefore, the decreasing importance of quality of life in Spain is an important aspect for future research and it is also an important issue for policymakers to address when designing policies aimed at encouraging Swedish IRM to remain in the country.

9.1.2. Objective 2 – Identifying a Structure of Attraction Reasons and Retention Reasons

The second objective of this study is to identify a structure of reasons which attract IRM to a particular country, as well as a structure of reasons which retain them in that country. As mentioned earlier, some previous studies (e.g., Casado-Diaz, 2006; Rodriguez et al., 1998b) suggest that attraction/retention reasons can be combined into four main groups: Environmental Reasons; Geographic and Economic Reasons; Sociocultural Reasons, and; Prior Experiences. However, the authors of these previous studies have not empirically tested the proposed structure. To the best of our knowledge, this study is the first to attempt to empirically devise a structure of the reasons which attract IRM and the reasons which retain IRM.

The results in both Portugal and in Spain indicate that, in general, there are four factors of attraction reasons and four factors of retention reasons. In both cases, the labels we chose for these factors are: Senior Needs; Social Life; Contacts in Host Country, and; Access to Home Country.

The first factor, Senior Needs, focuses on issues which are important for many older people, such as health and healthcare, slower pace of life, personal safety and security, quality of life, and climate. The second factor, Social Life, focuses on social issues, such as nice food and wine, easiness to communicate in English, having friends, and access to golf. For attraction reasons in Portugal, the factor seemed to cover a broader range of issues, and thus we initially labelled it differently. However, as we progressed with our analysis, it became clear that the focus was also on social issues in this case.

The third factor deals mainly with good and cheap flight connections with the home country, and therefore it is labelled Access to Home Country. The fourth and last factor, Contacts in Host Country, deals with previous connections with the host country, including work, family, and friends.

When comparing these four factors with the four main groups of reasons proposed in earlier studies (Casado-Diaz, 2006; Rodriguez et al., 1998b), namely: Environmental Reasons; Geographic and Economic Reasons; Sociocultural Reasons, and; Prior Experiences – we find both similarities and differences in terms of the content and structure of the groups. As far as similarities are concerned, we can find some correspondence between our Social Life factor and the Sociocultural Reasons group, between our Access to Home Country factor and the Geographic and Economic Reasons group, and also between our Contacts in Host Country factor and the Prior Experiences group. Although the items in the factors/groups can vary, the type of *Personal Requisite* is generally the same in these three cases. The major difference concerns the first factor in our study – Senior Needs, which has a content which is both more specific and broader than the Environmental Reasons group. Senior Needs is more specific, as it focuses on the needs of senior citizens – such as healthcare, senior housing and personal safety, which are distinct from other groups of lifestyle migrants. It is also broader, since it goes beyond better climate and the possible health benefits associated with it.

Although this structure of reasons needs to be tested in future research with IRM from different nationalities, we believe this is a contribution to the current state-of-the-art knowledge. It can also have practical applications for policymakers, by enabling them to analyse their options in a more structured way.

9.1.3. Objective 3 – Analysing the Relationships between Personal Requisites and Experienced Context

The third objective of this study is to distinguish between the reasons of IRM for moving to a new host country and remaining there (*Personal Requisites*), and how they experience their context in the host country (*Experienced Context*).

Previous studies on IRM tend to focus either on the main needs/motives of IRM (e.g., Casado-Diaz, 2006; Casado-Diaz et al., 2004; Rodriguez et al., 1998a; Warnes et al., 1999), or on how the IRM evaluate their experiences in the host country (e.g., Dahab, 2016; Gibler et al., 2009; Legido-Quigley & La Parra, 2007; Legido-Quigley & McKee, 2012; Legido-Quigley et al., 2012; Moztarzadeh & O'Rourke, 2015; Sunil et al., 2007). We were unable to find studies that simultaneously analyse these two issues and attempt to find relationships between them.

This study attempts to be a contribution to the literature by including variables for the main needs of IRM (*Personal Requisites*), and also how IRM evaluate their experiences in the host country (*Experienced Context*). For *Personal Requisites*, we include the variables derived from the factor analysis of retention reasons described in the previous section, namely: Senior Needs; Social Life; Access to Home Country; Contacts in Host Country; and, in addition; Tax Incentives. We consider it important to add tax incentives, as it represents a major difference between Portugal and Spain. For *Experienced Context*, we include four variables derived from the literature review, namely: Senior Housing; Healthcare; Sociocultural Adaptation 1 (Interaction), and; Sociocultural Adaptation 2 (Cognition).

The content of the set of variables of *Personal Requisites* was described in the previous section. For *Experienced Context*, the first variable, Senior Housing, contains four items dealing with the conditions under which Swedish IRM would consider remaining in Senior Housing in the host country later in their lives. The second variable, Healthcare, contains four items related to the perception of the quality of healthcare and of doctor-patient relationships in the host

country. The third variable, Sociocultural Adaptation 1 (Interaction), contains five items which assess the experience of IRM when communicating and interacting with local inhabitants and friends. The fourth and last variable of *Experienced Context*, Sociocultural Adaptation 2 (Cognition), contains five items which are related to understanding the local political and religious system, dialects, and jokes.

When looking at the relationships identified between *Personal Requisites* and *Experienced Context* in Portugal and in Spain, the results indicate that three significant relationships exist in both Portugal and in Spain; Senior Needs are positively associated with Healthcare and Senior Housing, while Access to Home Country is negatively associated with Healthcare. According to these results, the more Senior Needs are important for Swedish IRM, the more they consider living in Senior Housing in the host country, and the more positive is their view of the healthcare system of the host country. By contrast, Access to Home Country becomes more important, the less IRM consider using local healthcare. These results are understandable, as the concerns of elderly citizens are strongly associated with healthcare and senior housing. On the other hand, if Access to Home Country is important, then it is likely that the IRM concerned travel frequently to their home country, and it is likely that they take the opportunity to use Swedish healthcare during these trips.

As far as the relationship between Social Life and the variables of *Experienced Context* is concerned, major differences are found in the results of IRM in Portugal and in Spain. However, the interpretation of these differences has to take into consideration the fact that items retained in the measurement models of PLS are also different in the two countries. In Portugal, Social Life mainly includes items related with social relationships with other Swedes, while in Spain, it mainly includes items related with social relationships with the Spaniards. For Swedish IRM in Spain, Social Life is significantly positively related with Senior Housing, Healthcare, and the two variables of Sociocultural Adaptation. Therefore, the higher the importance of

relationships with Spaniards, the more Swedish IRM consider remaining in Senior Housing, the more positive the view on Spanish healthcare is, and the more positive their sociocultural adaptation is. By contrast, in Portugal, Social Life is negatively related to Healthcare and one of the variables of Sociocultural Adaptation (Cognition). Therefore, the more important remaining within a Swedish social environment is, the less positive is the view of Portuguese healthcare and the less important is learning about Portuguese culture.

For Contacts in Home Country, no significant relationships were found in Portugal and the variable did not meet the reliability criteria in Spain. As mentioned earlier, this may be due to the fact that we are only studying Swedish IRM, for whom previous contacts in the host country do not seem to be relevant. Results could be different for British IRM, for example, since the literature indicates that previous experiences are important for them (e.g., Warnes et al., 1999).

Besides the theoretical contribution related to the identification of relationships between *Personal Requisites* and *Experienced Context* variables, these results can also have some practical application for policymakers. For example, when considering investment decisions in healthcare systems and flight connections to attract IRM, it should be noted that these two issues should not be analysed separately, since access to home country negatively influences the use of healthcare in the host country.

9.1.4. Objective 4 – Analysing the Relationships between Personal Requisites, Experienced Context, and Timeframe to Remain

The fourth objective of this study is to analyse how the variables of *Personal Requisites* and variables of *Experienced Context* of IRM affect the length of time that they anticipate remaining in the host country. Some previous studies have attempted to identify issues which positively affect the timeframe for which IRM consider remaining in the host country (e.g.,

King et al., 1998), while others focus on issues that prompt a return to the home country, such as increased fragility in old age (Moro, 2007; Warnes et al., 1999), death of a partner (Casado-Díaz et al., 2004; Gavanas & Calzada, 2016), financial difficulties (Balkir & Böcker, 2015; Casado-Díaz, 2004), and access to extensive elderly care (Dwyer, 2001; Gavanas & Calzada, 2016). However, these studies have not statistically analysed the relationship between the identified issues and a variable concerning the timeframe for which IRM anticipate remaining in the host country.

In this study, we analyse the relationship between a variable of Timeframe to Remain in the host Country and the variables of *Personal Requisites* and *Experienced Context*. As far as *Personal Requisites* are concerned, the results are quite different in Portugal and Spain. In Portugal, Tax Incentives is the only variable which directly affects the timeframe for which Swedish IRM anticipate remaining in the country. The relationship is negative, meaning that the more important the tax incentives are, the shorter the time the Swedish IRM anticipate remaining in Portugal. This result is understandable, as the tax incentives are limited in time in this country, and, if these incentives are considered of importance, then it becomes less interesting for IRM to remain in Portugal after the expiration of these tax incentives. Therefore, tax incentives are important for attracting Swedish IRM to Portugal, although they lose their effect over time. Consequently, other initiatives could be necessary in order to encourage Swedish IRM to remain in Portugal.

In Spain, the results indicate that Senior Needs is the only variable of *Personal Requisites* which is significantly associated with Timeframe to Remain. This association is positive, indicating that Swedish IRM who are more concerned with finding good conditions for their older stages in life, are also considering staying in Spain for a longer period of time. For policymakers in Spain, it is important to carefully analyse the broad variety of the needs of

senior citizens when designing strategies for encouraging Swedish IRM to remain for a longer period of time in Spain.

When looking at *Experienced Context*, the results show that, in both Portugal and in Spain, Senior Housing is significantly associated with Timeframe to Remain. This association is positive, which indicates that the more Swedish IRM consider remaining in senior housing in the host country, the longer is the timeframe to remain there. This is understandable, as considering senior housing implies planning ahead for a later stage in life, which implies a longer timeframe for remaining in the country.

Some relevant differences are also found between Portugal and Spain. In Portugal, the two variables of Sociocultural adaptation are positively associated with Timeframe to Remain, while in Spain, Healthcare is positively related with Timeframe to Remain. According to these results, the more socially adapted Swedish IRM are in Portugal, the longer time they anticipate remaining in Portugal. While it is understandable that people who are more socially adapted may also feel more satisfied and want to remain longer, this does not explain why the same association does not occur in Spain. The literature indicates that social adaptation evolves over time, and, since Swedish IRM in Spain have, on average, been in the host country for a longer time than their compatriots in Portugal, it is possible that Swedish IRM in Spain are in a stage of sociocultural adaptation which no longer affects their decisions regarding Timeframe to Remain. However, more research is required to clarify this issue. The results also show that, for Swedish IRM in Spain, the more positive their view on healthcare is, the longer they consider remaining in the country. Again, while it is understandable that healthcare, as a major concern for senior citizens, affects the Timeframe to Remain, it does not explain why the same relationship does not happen in Portugal. The fact that Swedish IRM in Portugal have a shorter length of stay may also underlie this difference. Swedish IRM in Portugal may not yet be comfortable using Portuguese healthcare, or they may not have needed to use it yet. On the

other hand, as mentioned earlier, there is some indication that Swedish IRM in Portugal prefer to remain within a Swedish context, which possibly leads them to refrain from using the Portuguese healthcare system. Consequently, Portuguese healthcare does not affect their timeframe to remain in the country. Once again, more research is required to further investigate this issue.

Lastly, in both Portugal and Spain, the Senior Housing variable acts as a mediator, between the *Personal Requisites* variables and Timeframe to Remain. In Spain, Healthcare is the mediator between the variables of *Personal Requisites* and Timeframe to Remain. These results reinforce the findings presented earlier, namely that investing in senior housing is important in both Portugal and Spain, while investing in healthcare conditions is particularly important in Spain.

9.1.5. Objective 5 – Comparing the Results from Portugal and Spain

The fifth objective of this study is to identify country-specific issues, by contrasting the case of Swedish IRM in Portugal with the case of Swedish IRM in Spain. A few studies have focused on IRM in Portugal (e.g., Dahab, 2016; Sampaio, 2011, 2018; Williams & Patterson, 1998), in Spain (e.g., Blaakilde, 2008; Calzada & Gavanas, 2018; Casado-Diaz, 2006; Gavanas & Calzada, 2016; Gustafson & Cardozo, 2017; Simó Noguera et al., 2013; Rodriguez, 2001; Rodriguez et al., 2004; Woube, 2013), or on IRM in several countries, including Portugal and Spain (e.g., King et al., 1998; Warnes et al., 1999; Williams et al., 2000). However, we were unable to find any studies which attempt to compare country-specific issues between Portugal and Spain. As mentioned in the Introduction (Chapter 1), we consider that this comparison is relevant, because Portugal and Spain are similar in terms of climate and geographical location, which enables us to contrast other country specific issues in Portugal and Spain which are appealing to IRM. More specifically, Portugal and Spain present interesting differences as far

as economic issues (e.g., tax incentives) and language issues (e.g., knowledge of foreign languages by the native population) are concerned.

In the previous sections, when analysing each of the previous objectives, we have already presented the main similarities and differences between Portugal and Spain. In this section we attempt to summarise the main similarities and the main differences, which will enable us to identify, respectively, which results could be common to different countries (and therefore possibly generalizable to other countries), and which aspects can be considered as being country-specific (only found in particular circumstances).

As far as similarities are concerned, the results indicate that several of the most important attraction and retention reasons for Swedish IRM are the same in both Portugal and in Spain. These reasons mainly focus on needs that are particularly important for senior citizens – such as quality of life, nicer climate, personal safety and security, and international-standard healthcare. Regarding the least important reasons, in both Portugal and Spain previous experiences with the host country and antipathy towards the home country are among the least important attraction and retention reasons. It is also noteworthy that in both Portugal and Spain there is a tendency to attribute higher importance to issues as retention reasons, than as attraction reasons. Apparently, either IRM were not sufficiently informed on certain issues before moving to the host country, or they learn to appreciate them more after a period of living in the country in question.

A second important theme in the similarities found, concerns the structure of attraction and retention items. The results in both countries indicate that there are four factors of attraction reasons and four factors of retention reasons. In both cases, the labels we chose for these factors are: Senior Needs; Social Life; Contacts in Host Country, and; Access to Home Country. This structure appears to be a promising result which needs to be tested in future studies.

When looking at the relationships identified between *Personal Requisites* and *Experienced Context*, the results indicate that three significant relationships are found in both Portugal and Spain; Senior Needs are positively associated with Healthcare and Senior Housing, while Access to Home country is negatively associated with Healthcare. In other words, IRM who are more concerned with their lives in old age tend to have a more positive view on the healthcare of the host country and on remaining in senior housing in the host country. By contrast, IRM for whom access to home country is a priority have a more negative view on healthcare, which possibly means that they prefer to use the Swedish healthcare when travelling to Sweden.

When looking at the relationships between *Experienced Context* and Timeframe to Remain, the results in both Portugal and in Spain show that Senior Housing is significantly associated with Timeframe to Remain. Furthermore, in both Portugal and in Spain, the Senior Housing variable acts as mediator between the *Personal Requisites* variables and Timeframe to Remain. Therefore, Senior Housing is an important variable to be considered by policymakers when attempting to persuade IRM to stay longer in the host country.

When switching from the analysis of the similarities to the analysis of the differences between Portugal and Spain, the results of the most important attraction and retention reasons indicate that the major differences are related with economic issues and with language issues. For economic issues, it is noticeable that tax incentives are among the most important attraction reasons for Swedish IRM in Portugal, but not in Spain, and also that lower prices are important attraction and retention reasons for Swedish IRM in Spain, but not in Portugal. For language issues, easiness to communicate in English is both an important attraction and retention reason in Portugal, but not in Spain. When looking at the least important attraction and retention reasons, it is noticeable that Swedish IRM moving to Spain are far less interested in playing golf compared with Swedish IRM moving to Portugal. One possible reason for this is the high

quality of golf courses in Portugal, which attract golf players more than Spain does. Another reason could be the costs associated with playing golf, which makes playing golf less interesting for Swedish IRM who are moving to Spain. However, this area needs further research in order to be fully understood.

In both Portugal and in Spain, there are exceptions to the general tendency that higher importance is given to items as retention reasons than as attraction reasons. However, these exceptions are quite different in the two countries. In Portugal, tax incentives is significantly less important as a retention reason than as an attraction reason, and in Spain quality of life for Swedish IRM in Spain is less important as a retention reason than as an attraction reason. While the result in Portugal is understandable, given the limited timeframe of tax incentives, the result in Spain needs further research to assess whether this decrease is due to worse conditions in Spain, or to a worsening of the condition in the life of the IRM.

Some salient differences are also found in relationship between the variables of *Personal Requisites* and the variables of *Experienced Context*. The results in Spain show that Social Life is positively related with all the variables of *Experienced Context* (Senior Housing, Healthcare, and the two variables of Sociocultural Adaptation). By contrast, in Portugal, Social Life is negatively related to Healthcare and one variable of Sociocultural Adaptation (Cognition). However, it should be noted that the analysis of reliability and validity of measurement models led to different items being retained for the Social Life variable in Portugal and in Spain. Whereas in Portugal this variable mainly includes items related with social relationships with other Swedes, in Spain it mainly includes items related with relationships with Spaniards. Therefore, it is understandable that focusing on relationships with fellow compatriots leads to a more negative view on the variables of *Experienced Context*, while focusing on relationships with local inhabitants of the host country leads to a more positive view on the variables of *Experienced Context*.

When analysing the relationship between Timeframe to Remain in the host country and the variables of *Personal Requisites* and *Experienced Context*, the results show that in Portugal, Tax Incentives is the only variable of *Personal Requisites* which directly affects the timeframe for which Swedish IRM anticipate remaining in the country. In Spain, the results indicate that Senior Needs is the only variable of *Personal Requisites* which is significantly associated with Timeframe to Remain. Once again, we find evidence of the effect of economic issues on the differences found between the two countries. For *Experienced Context*, the results in Portugal show that the two variables of Sociocultural Adaptation are positively related with Timeframe to Remain, while in Spain, only Healthcare is positively related with Timeframe to Remain. Furthermore, only in Spain is Healthcare the mediator between the variables of *Personal Requisites* and Timeframe to Remain. As mentioned earlier, this difference could be due to the fact that there is a difference in the length of stay in the host country, which is longer in Spain than in Portugal. Contrary to what happens in Portugal, IRM in Spain could well be experiencing a stage of sociocultural adaptation which no longer influences their Timeframe to Remain. The fact that Healthcare does not affect Timeframe to Remain in Portugal, could be explained by a preference to remain in a Swedish environment in Portugal, and consequently the use of Healthcare in the home country when travelling to Sweden.

9.2. Limitations

This study is based on quantitative data collected through the use of an instrument, making it susceptible to various types of biases linked to the method used. One form of bias is the social desirability bias (e.g., Fisher, 2000). Although the survey is completely anonymous, there is a risk that the respondents prefer to reinforce characteristics which are socially desirable or deny those characteristics which are less socially desirable. For instance, in this study we identified that antipathy towards Sweden is not an important push actor for Swedish IRM in

Portugal and Spain. Without further investigation, we could not exclude the presence of social desirability bias in this case. There is also a risk of nonresponse bias in the data collected since not all IRM contacted were willing or able to take the survey (Groves, 2006). We cannot exclude the risk of such nonresponse bias in this study. Considering the results which indicate that Swedish IRM in both Portugal and Spain in general appreciate their new host country, there is a risk that those Swedish IRM who do not appreciate their life in their new host country to a higher degree omitted to complete the instrument.

Since the survey is based on quantitative data collected in Portugal and Spain, it is possible that the results could be better explained if the data were combined with more qualitative studies. For instance, one result in the study which we could not explain, is the lack of a relationship between the sociocultural adaptation of Swedish IRM in Spain and the timeframe for which they anticipate remaining in the country. Since significant relationships are found between the same variables in Portugal, it is possible that collecting qualitative data related to these relationships could help us to explain the differences between the two countries.

Another limitation is that data collected are mostly based on the perceptions of Swedish IRM living in Portugal and in Spain and not on objective measures. For instance, the quality of healthcare is based on IRM's perception of healthcare, rather than objective data regarding the quality of healthcare. An analysis of healthcare differences between Portugal and Spain would benefit from the inclusion of objective measures.

It is also possible that the results would differ if the study was carried out by means of a longitudinal study, with the collecting of data regarding attraction reasons when Swedish IRM arrive in Portugal and Spain, which could then be followed up some time later with another study focusing on retention reasons. This is particularly the case when we ask Swedish IRM to rate the importance of different attraction and retention reasons. In some cases, the respondents

could have already been living in the host country for a long time, and therefore their answers for moving could not be completely accurate, due to memory issues.

Our study only includes one nationality of IRM, i.e., Swedish, and therefore the results may not be generalised to other nationalities. For example, while the results of our study indicate that previous contacts with the host country is not an important attraction reason for Swedish IRM, this is not in accordance with previous studies conducted with British IRM (e.g., King et al., 1998; Warnes et al., 1999). In other words, reasons which are important for one nationality of IRM to migrate to a particular country, might not necessarily be important for another nationality of IRM to migrate to the same country.

The results in this study may not be generalised to all countries, as the research is carried out in only two countries – Portugal and Spain. As mentioned earlier, Portugal and Spain represent an interesting contrast for research, as the two countries are similar in terms of climate and geographical location, however they are different, for example, in terms of their approach to tax incentives to IRM. Further, in order to complete this analysis, it would be interesting to include a country such as Malaysia, which is similar to Portugal, as it also offers tax incentives, although it is different in terms of climate and geographic location. It could then be possible to analyse in more detail the role of climate/geographic location versus the role of tax incentives.

Although we attempted to be as comprehensive as possible with regards to the variables included in the study, due to parsimony reasons we opted to leave out certain issues which have previously been linked to the decision to remain, or to leave a particular country. For instance, previous studies have highlighted the importance of IRM's acculturation strategies (Dahab, 2016).

Finally, this study does not include the case of IRM who decided to return to Sweden after living in Portugal or in Spain for some time. Such knowledge could provide insights about return migration and the reasons for not remaining in the host country.

9.3. Direction for future research

As mentioned in the previous section, there are various types of biases associated with the use of an instrument, which should be considered. Concerning the social desirability bias, future studies should strive to avoid including issues in an instrument where the response could reinforce certain characteristics, which are socially desirable (Fisher, 2000). As far as nonresponse bias is concerned, since a high response rate in general decreases the risk of this type of bias, efforts should be made to increase the response rate for instance through follow-up mails, and other form of reminders (Groves, 2006).

In the previous section, it was also mentioned that future studies on IRM could benefit from collecting both quantitative data and qualitative data. One benefit of combining these two different types of data would be to improve the evaluation and analysis of the results, by ensuring that the limitations of one type of data are balanced by the strengths of the other. Such studies would also benefit from including longitudinal perspectives, involving the collecting of data both when IRM arrive in the host country, with followed up some time later.

In order to facilitate the generalisation of the results to more nationalities, future studies should include IRM from several nationalities living in Portugal and Spain, and also for a broader number of host countries, which would thus represent relevant contrasts.

Another area for future studies could be the interplay between the various acculturation strategies and the four factors identified in this study regarding the decision by IRM to remain or to leave a particular country. In addition, carrying out studies on IRM who returned to Sweden would provide further insights about return migration and also the reasons for not remaining in the host country.

Several issues were raised during this study for which we could not find a satisfactory explanation, which warrant further research. In general, these issues can be merged into four groups.

The first group focuses on attraction and retention reasons, where there are two findings which we could not find a reasonable explanation for. The first finding is that Swedish IRM moving to Spain seem to be far less interested in playing golf compared with Swedish IRM moving to Portugal. There could be several reasons for this. One reason is that the golf courses in Portugal are regarded by many as being among the best in the world (World golf award, 2020) and therefore Portugal attracts golf players more than many other countries do. Another reason could be that playing golf is more expensive than many other sports, and therefore it is less interesting for Swedish IRM who are moving to Spain. The second finding is that “Quality of life” in Spain decreases in importance as a retention reason, for it appears that after living in the country for a while, either the quality of life actually decreases for Swedish IRM, or else their perception of the quality of life decreases.

The second group containing findings for which we could not find a reasonable explanation focuses on the relationships between the variables of *Personal Requisites* and Timeframe to Remain. There is one finding which falls into this second group, for which we could not find a reasonable explanation - that the Senior Needs variable in Spain is positively related with Timeframe to Remain, although there is no corresponding positive relationship between the same variables in Portugal. Although the Senior Needs variable is slightly different in the two countries, this is a topic which warrants further research.

The third group containing findings for which we could not find a reasonable explanation which concern the relationship between the variables of *Experienced Context* and Timeframe to Remain. There are three relationships within this group for which we could not find reasonable explanations, which thus warrant for further research. First, a positive significant relationship exists between Healthcare in Spain and Timeframe to Remain, whereas in Portugal the relationship between Healthcare and Timeframe to Remain is not significant. Since it is not clear what the reason is for the difference in the relationship in the two countries,

this issue warrants further research. Second, in Portugal there is a positive significant relationship between both Sociocultural Adaptation 1 (Interaction) and Sociocultural Adaptation 2 (Cognition), and Timeframe to Remain, whereas in Spain there is no significant relationship between these variables. It seems logical that the more adapted the Swedish IRM are to Portugal, the longer they plan to remain in the country, however we have not managed to find a reasonable explanation for why there is no equivalent relationship between the same variables in Spain, which therefore warrants further research.

The fourth group concerns the relationships between the variables of *Personal Requisites* and the variables of *Experienced Context*. For in this group there are seven findings for which we could not find a reasonable explanation. First, there is a positive relationship between Senior Needs and Sociocultural Adaptation 1 (Interaction) in Portugal, which is understandable, however there is no significant relationship between the same two variables in Spain. Second, there is a positive connection between Social Life and Healthcare in Spain, but this relationship is not totally clear and could therefore warrant further research. Furthermore, there is no significant relationship between Social Life and Sociocultural Adaptation 1 (Interaction) in Portugal, whereas there is a positive relationship between these two variables in Spain. On the one hand, it is understandable that no significant relationship exists between the two variables in Portugal, as the Social Life variable contains items which are related to Swedish IRM focusing on Swedish friends, whereas Sociocultural Adaptation 1 (Interaction) in Portugal include items related to having Portuguese friends, easiness to communicate with Portuguese people, and being invited to social events by Portuguese friends. However, this relationship could also have been negative, considering the content of the two variables, and thus this aspect warrants further research. Third, there is a negative relationship between Access to Home Country and Senior Housing in Portugal, which is understandable, however there is no significant relationship at all between the same two variables in Spain. As mentioned earlier,

the Access to Home Country variable includes items regarding good and cheap flights to Sweden. The more important this is for Swedish IRM, the less they consider staying in senior housing. We have not managed to identify any reasonable explanation for this difference between Portugal and Spain, and thus this issue also warrants further research. Fourth, positive relationships exist between Tax Incentives and the Senior Housing and Healthcare variables in Spain. These last two relationships are curious, as there are no specific tax incentives for Swedish IRM living in Spain and they could be interpreted as being the result of a conscious or unconscious assumption that the item “Tax incentives” is the same as perceived lower cost of living in Spain. If this is the case, then the connection is logical, bearing in mind that both Senior Housing and Healthcare also include economic aspects. Although we could have suggested some reasonable explanation for these relationships, this issue warrants further research. Last, a negative relationship exists between Tax Incentives and Sociocultural Adaptation 2 (Cognition) in Spain. This relationship is curious, as there is no specific tax incentives for Swedish IRM living in Spain, and neither is it linked with Sociocultural Adaptation. Thus this issue also warrants further research.

A pertinent topic which has not been included in this study, is the impact of the pandemic of covid-19 on International Retirement Migration in general or on the specific case of Swedish IRM on the Iberian Peninsula.

We would like to conclude this section by encouraging fellow researchers to use our results, both as a roadmap for new and previously unexplored areas of research related to International Retirement Migration, and also to challenge our results, in order to enhance the knowledge of International Retirement Migration.

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Appendix

Instrument used for collecting quantitative data from Swedish IRM living in Portugal and Spain

Question 1, What is your current occupation in Portugal/Spain?

- Work.
- Retired.
- Retired but work (at least part-time).
- Accompanying my spouse/partner who is working.
- Accompanying my spouse/partner who is retired.
- I am here with my parents.
- Studying.
- Unemployed.
- Short visit (tourist, visiting friends).
- I have moved away from Portugal/Spain.
- Other - Please specify:

Question 2, For each statement below, please select how important it was for your decision to MOVE to Portugal/Spain.

Please use the following scale: 1=Not at all important; 2=Slightly important; 3=Moderately important; 4=Very important; 5=Extremely important; 0=Don't know/Not applicable

- Nicer climate and weather.
- Health reasons.
- Slower pace of life.
- Tax incentives.
- Admiration for Portugal/Spain.
- Cheaper properties.
- Good access to golf.
- Antipathy towards Sweden.
- Nice food and wine.
- I already had friends living in Portugal/Spain.
- I have Portuguese/Spanish relatives.
- I had work/business connections in Portugal/Spain.
- I had previous experience with the Portuguese/Spanish language.
- It is easy to communicate in English with Portuguese/Spanish people.
- I already owned a second home in Portugal/Spain.
- Good flight connections with Sweden.
- Cheap flight connections with Sweden.
- It is easy to make Swedish friends in Portugal/Spain.
- International-standard healthcare.
- Possibility to find a suitable senior housing, if need be.
- Personal safety and security.
- Better quality of life.
- Cheaper to live in Spain
- Other - Please specify:

Question 3, Below are some statements about possible REASONS FOR REMAINING in Portugal/Spain. Please state how important each statement is for you in your decision to REMAIN in Portugal/Spain at the end of your current time frame.

Please use the following scale: 1=Not at all important; 2=Slightly important; 3=Moderately important; 4=Very important; 5=Extremely important; 0=Don't know/Not applicable

- Nicer climate and weather.
- Health reasons.
- Slower pace of life.
- Tax incentives.
- Admiration for Portugal/Spain.
- Cheaper properties.
- Good access to golf.
- Antipathy towards Sweden.
- Nice food and wine.
- I have friends living in Portugal.
- I have good Portuguese friends.
- I have good Spanish friends in Spain.
- I have international friends in Spain.
- I have Portuguese/Spanish relatives.
- I have work/business connections in Portugal/Spain.
- It is easy to communicate in English with Portuguese/Spanish people.
- It is easy to communicate in Spanish with Spanish people.
- Good flight connections with Sweden.
- Cheap flight connections with Sweden.
- I have good Swedish friends in Portugal/Spain.
- International-standard healthcare.
- Possibility to find a suitable senior housing, if need be.
- Personal safety and security.
- Better quality of life.
- Cheaper to live in Spain
- Other - Please specify:

Question 4, Below are statements about your CURRENT LIFE in Portugal/Spain, with which you may agree or disagree. Please indicate your level of agreement or disagreement with each statement.

Please use the following scale: 1=Strongly disagree; 2= Somewhat disagree; 3= Neither agree nor disagree; 4= Somewhat agree; 5= Strongly agree; 0=Don't know/Not applicable

- I find it easy to make Portuguese/Spanish friends.
- It is easy to use public transportation in Portugal/Spain.
- I like to shop in Portugal/Spain.
- I am often invited to social events/get-togethers by Portuguese/Spanish friends.
- I feel that I understand Portuguese/Spanish jokes and humor.
- It is easy to get used to Portuguese/Spanish food.
- It is easy to follow Portuguese/Spanish rules and regulations.
- I think it is easy to handle bureaucracy in Portugal/Spain.
- I feel that people stare at me because I am a foreigner.

- I find it easy to deal with people in positions of authority in Portugal/Spain (e.g., the police).
- I am comfortable living apart from family members.
- I understand the political system in Portugal/Spain.
- I like to go out to eat.
- I find that unsatisfactory service is common in Portugal/Spain.
- It is easy to find my way around in Portugal/Spain.
- I find it easy to find appropriate accommodation in Portugal/Spain.
- I feel annoyed when dealing with Portuguese/Spanish people who behave as if they have higher status.
- I like the climate in Portugal/Spain.
- I understand Portuguese/Spanish and the local dialect where I live.
- It is easy for me to make myself understood when I speak Portuguese/Spanish.
- I enjoy the Portuguese/Spanish pace of life.
- It is easy to communicate with Portuguese/Spanish people on a daily basis.
- I feel at ease when interacting with Portuguese/Spanish people.
- I feel discriminated against, due to my age in Portugal/Spain.
- I feel discriminated against, due to my gender in Portugal/Spain.
- I feel comfortable communicating with Portuguese/Spanish people.
- I understand the influence of Catholicism in Portugal/Spain.
- I would like to do volunteer work in Portugal/Spain.
- Sometimes I miss snow in Portugal/Spain.
- During the winter, it bothers me that buildings are not sufficiently warm/insulated in Portugal/Spain.
- I feel lonelier in Portugal/Spain than in Sweden.
- I like the light in Portugal/Spain.
- The humidity in Portugal/Spain bothers me.
- Time goes slowly in Portugal/Spain.
- I feel more stressed in Portugal/Spain than in Sweden.
- During the summer I prefer to go to Sweden to avoid the heat in Portugal/Spain.
- I think that Portuguese/Spanish people are often late for appointments.

Question 5, Below are some statements about the Portuguese/Spanish healthcare system, with which you may agree or disagree. Please indicate your level of agreement or disagreement with each statement.

Please use the following scale: 1=Strongly disagree; 2= Somewhat disagree; 3= Neither agree nor disagree; 4= Somewhat agree; 5= Strongly agree; 0=Don't know/Not applicable

- I would recommend other Swedish people to use the public healthcare in Portugal/Spain.
- As far as medical knowledge is concerned, Portuguese/Spanish doctors are as good as Swedish doctors.
- As far as doctor-patient relationships are concerned, Portuguese/Spanish doctors are as good as Swedish doctors.
- If I need to have an operation or special treatment, I would gladly do so in Portugal/Spain.
- I would prefer to go to a hospital/healthcare clinic in Portugal/Spain with Swedish-speaking employees if it was available.

- If I need to have a medical check-up, I try to do it when I am in Sweden.

Question 6, Later in life, you may consider moving to senior housing. We are interested to know which aspects would make you consider going to senior housing in Portugal/Spain. Please indicate your level of agreement or disagreement with the following statements.

Please use the following scale: 1=Strongly disagree; 2= Somewhat disagree; 3= Neither agree nor disagree; 4= Somewhat agree; 5= Strongly agree; 0=Don't know/Not applicable

- I would consider moving to senior housing in Portugal/Spain if it has good living conditions.
- I would consider moving to senior housing in Portugal/Spain if it has a good value for money.
- I would consider moving to senior housing in Portugal/Spain if I had friends moving there as well.
- I would consider moving to senior housing in Portugal/Spain if it was managed by Swedish people.
- I would consider moving to senior housing in Portugal/Spain with Swedish speaking staff.
- I would not consider moving to senior housing in Portugal/Spain under any circumstances.

Question 7, How many years are you planning to stay in Portugal/Spain?

- 1 (or less).
- 2.
- 3-5.
- 6-10.
- More than 10.
- I do not know/Prefer not to answer.

Question 8, What is your nationality?

- Swedish.
- Swedish and Portuguese/Spanish.
- Other (Please specify):

Question 9, What is your gender?

- Male.
- Female.

Question 10, When were you born?

Question 11, Are you living with a partner in Portugal/Spain?

- No.
- Yes.

Question 12, When did you move to Portugal/Spain?

Question 13, Do you have NHR (Non-Habitual Residence)/Permanent residence status?

- No.
- Yes.

Question 14, What is the highest level of education you have achieved?

- Primary education (grades 1-9).
- Secondary education (High School).
- Technical school.
- University.
- Other (Please specify):

Question 15, How well do you speak Portuguese/Spanish?

- Few Words/None.
- Some knowledge.
- Quite fluent.
- Fluent.

Question 16, Have you taken (or are you currently taking) Portuguese/Spanish lessons?

- No.
- Yes.

Question 17, Before you moved to Portugal/Spain, had you ever lived in another country (for a period longer than 6 months)?

- No.
- Yes.

Question 18, Before moving to Portugal/Spain, did you consider moving to other countries?

- No.
- Yes.

Question 19, If yes, which other countries did you consider?

- France.
- Italy.
- Malta.
- Spain/Portugal.
- Thailand.
- The United States.
- Not applicable.
- Others (please specify):

Question 20, Which of the following descriptions best describes how you feel about your household income nowadays?

- Live comfortably on current income.
- Coping on current income.
- Finding it difficult to cope on current income.
- Finding it very difficult to cope on current income.

Question 21, What is your housing situation in Portugal/Spain?

- Rent short-term (up to 12 months).
- Rent long-term (more than 12 months).
- Purchased the accommodation where I live.

- Other (Please specify):

Question 22, In which region in Portugal do you currently live?

- Lisbon.
- Cascais/Estoril.
- Algarve.
- Alentejo.
- Silver Coast.
- Porto.
- Other (Please specify):

Question 23, In which region in Spain do you currently live?

- Costa del Sol.
- Costa Brava.
- Costa Blanca.
- Costa de la Luz.
- Costa Dourada.
- Madrid.
- Barcelona.
- The Canary islands.
- Mallorca.
- Other (Please specify):

Question 24, How is your health in general?

- Very bad.
- Bad.
- Neither bad, nor good.
- Good.
- Very good.

Question 25, Do you have a chronic disease needing regular health service?

- No.
- Yes.

Question 26, Use of the Portuguese/Spanish healthcare system

- Rarely.
- Never.
- Very often.
- Quite frequently.
- Occasionally.

Question 27, Have you used public healthcare in Portugal/Spain?

- No.
- Yes.

Question 28, All things considered, how satisfied are you in Portugal/Spain?

Responses from 1 to 5 indicating the level of satisfaction in Portugal or Spain.